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TWENTY-SEVENTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1902.

PART I.

RELATING TO

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND TRUST
COMPANIES.



BOSTON :

WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
18 POST OFFICE SQUARE.
1903.

APPROVED BY
THE STATE BOARD OF PUBLICATION.

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE, BOSTON, Jan. 7, 1903.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks respectfully submits Part I. of its twenty-seventh annual report, showing the condition at close of business, Oct. 31, 1902, of 186 savings banks and 38 trust companies in operation at that date.

In the text of the report on pages vii, viii and x will be found a reference to three savings banks and one trust company whose affairs have been administered by receivers under the direction of the court.

In addition thereto, the following-named institutions, while chartered, had not commenced business : —

Blackstone Savings Bank, Boston, charter approved . . .	April 23, 1901
Jamaica Savings Bank, Boston, charter approved . . .	March 4, 1902
Attleborough Trust Company, Attleborough, charter approved	April 8, 1902
Copley Square Trust Company, Boston, charter approved	Feb. 4, 1901
Salem Safe Deposit and Trust Company, Salem, charter approved	April 9, 1902
Waltham Trust Company, Waltham, charter approved . .	March 21, 1901

Part II. of the report, to be submitted later in the session, will cover the statement of condition of 130 co-operative banks and 3 collateral loan associations in operation Oct. 31, 1902 ; also a statement of the affairs of three foreign savings and loan associations and two mortgage loan companies which were either in the hands of receivers or being voluntarily liquidated.

At the end of the year covered by the report the Board had supervision over 357 active institutions, with assets exceeding \$866,300,000, — and 9 others whose affairs were in liquidation.

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During the year the following-named institutions have commenced business : —

Adams Trust Company, Boston.
 City Trust Company, Boston.
 B. F. Butler Co-operative Bank, Lowell.
 Bridgewater Co-operative Bank, Bridgewater.

SAVINGS BANKS.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS, OCT. 31, 1902.

Showing Increase or Decrease, as compared with Statement of Oct. 31, 1901.

Liabilities.

	Amount Oct. 31, 1902.	Increase.	Decrease.
Deposits,	\$586,937,084 30	\$26,231,331 66	-
Guaranty fund,	26,075,414 78	1,311,096 71	-
Undivided earnings,	11,722,821 07	1,404,187 63	-
Due on incomplete mortgage loans,	121,798 53	-	\$92,150 67
Sundry liabilities,	88,456 28	-	3,709 17
	\$624,945,574 96	-	-

Assets.

	Amount Oct. 31, 1902.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,	\$69,826,629 39	\$368,929 80	-	11.17
Loans on public funds,	1,276,373 00	-	\$156,811 00	.20
Bank stock,	18,003,737 03	-	2,145,512 28	2.88
Loans on bank stock,	1,199,716 37	4,213 21	-	.19
Railroad bonds,	93,943,176 60	8,077,519 50	-	15.03
Loans on railroad bonds,	1,663,300 00	1,040,950 00	-	.27
Loans on railroad stocks,	594,210 00	-	129,010 00	.10
Boston Terminal Company bonds,	11,244,072 50	-	4,637 00	1.80
Real estate (for banking purposes),	5,332,336 92	1,350,525 96	-	.93
Real estate by foreclosure,	3,792,879 32	111,697 51	-	.61
Loans on real estate,	255,116,780 60	9,461,613 01	-	40.82
Loans on personal security,	129,344,333 29	10,901,241 43	-	20.70
Loans to counties, cities and towns (notes),	14,670,139 49	1,373,756 06	-	2.35
Loans on depositors' books,	50,115 28	2,928 78	-	.01
Sundry stocks, bonds and notes taken to secure indebtedness,	228,630 08	7,176 95	-	.04
Expense account,	197,835 68	-	-	-
Premium account,	379,402 39	-	-	-
Furniture and fixtures,	63,673 62	-	196,957 89	.13
Sundry assets,*	177,744 95	-	-	-
Cash on hand :—				
In banks, on interest,	\$15,573,945 39			
In banks, not on interest,	454,389 35			
In office,	1,312,103 71			
	17,340,438 45	-	1,143,867 88	2.77
	\$624,945,574 96	-	-	-

* Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

LIABILITIES.

The item of deposits shows an increase of \$26,231,331.66, and, with one exception, is the largest of any one year in the history of the banks.

The total amount of deposits, \$586,937,084.30, is divided among 1,660,814 open accounts, being an average of \$353.40 to each, or \$1.56 greater than at the corresponding period last year.

The guaranty fund now amounts to 4.44 per cent. of the amount due depositors, as compared with 4.42 per cent. a year ago.

The increase in the undivided earnings of \$1,404,187.63, when compared with the increase of less than \$300,000 the preceding year, is indicative, to some extent, of the successful year which the institutions have enjoyed, and is undoubtedly owing, in a great measure, to the higher rates which have prevailed in the money market for some considerable portion of the year.

ASSETS.

The most noticeable changes in the list of assets are the decrease of over \$2,000,000 in the amount invested in bank stocks, and an increase of nearly \$11,000,000 in the amount loaned on personal security. The former is occasioned almost wholly by the liquidation or consolidation of many of the national banks during the year, in some of which the savings banks were large owners of the stock; while the latter may be partially attributed to the attractive rates in the money market previously alluded to.

Of the total amount loaned on personal security, nearly \$83,000,000, or 64 per cent. thereof, is secured by the pledge of marketable collaterals, in addition to the sureties which the law requires.

A gratifying feature of the statement is that disclosing the comparatively small increase in the amount of real estate held by foreclosure, being the smallest for the past nine years, notwithstanding the amount invested in loans on real estate has been augmented over \$70,000,000 during the same period.

DIVIDENDS.

During the year covered by the reports, —

5 banks declared dividends at the rate of 3 per cent.						
1 bank	"	"	"	"	$3\frac{1}{4}$	"
90 banks	"	"	"	"	$3\frac{1}{2}$	"
9	"	"	"	"	$3\frac{3}{4}$	"
81	"	"	"	"	4	"

The total amount of the dividends declared was \$19,924,-927.32, being \$611,134.33 in excess of the amount for the previous year.

The average rate of dividends is 3.71+ per cent., as compared with 3.75 per cent. in the preceding year.

During the year 7 institutions have been added to the list of those paying dividends of less than 4 per cent. per annum, making 105 banks, out of 186, whose dividend rates are less than 4 per cent.

Following the custom of former years, the following tables are appended: —

DIVIDENDS DECLARED DURING THE YEAR ENDING OCT. 31.							1901.	1902.
Banks paying at the rate of 3 per cent.,	.	.	.	.	.	.	2	5
" " " " $3\frac{1}{4}$ " . . . . .	.	.	.	.	.	.	6	1
" " " " $3\frac{1}{2}$ " . . . . .	.	.	.	.	.	.	70	90
" " " " $3\frac{3}{4}$ " . . . . .	.	.	.	.	.	.	20	9
" " " " 4 " . . . . .	.	.	.	.	.	.	88	81
							186	186

5 banks paid $1\frac{1}{2}$ per cent. the first term, $1\frac{1}{2}$ per cent. the second term.

1	"	"	$1\frac{1}{2}$	"	"	"	2	"	"	"
1	"	"	$1\frac{3}{4}$	"	"	"	$1\frac{1}{2}$	"	"	"
89	"	"	$1\frac{3}{4}$	"	"	"	$1\frac{3}{4}$	"	"	"
4	"	"	$1\frac{3}{4}$	"	"	"	2	"	"	"
5	"	"	2	"	"	"	$1\frac{3}{4}$	"	"	"
81	"	"	2	"	"	"	2	"	"	"

Statistics of Business.

	Oct. 31, 1902.	Increase.
Number of open accounts,	1,660,814	67,174
Average amount to the credit of each account,	\$353 40	\$1 56
Number of deposits,	1,689,413	144,254
Number of withdrawals,	1,243,608	19,195
Amount deposited (not including dividends),	\$101,542,089 27	\$5,010,590 42
Average of deposits,	60 10	2 37†
Amount withdrawn (including dividends),	95,234,951 56	300,751 25†
Average of withdrawals,	76 58	1 45†
Amount of expenses,	1,374,564 27	41,041 06
Total earnings,	26,367,176 73	949,988 23
Total ordinary dividends,	19,924,927 32	611,134 33
Number of loans of an amount not exceeding \$3,000,	70,022	306
Number of loans upon real estate,*	83,130	1,420

* Averaging \$3,068.89.

† Decrease.

From the information given in the above table may be culled at least two features worthy of comment: first, that, while the number of withdrawals is 19,195 more than last year, yet the total amount withdrawn is over \$300,000 less, and the average amount withdrawn is \$1.45 less; second, the number of deposits, exceeding the number last year by 144,254, average \$2.37 less. These two factors would seem to indicate that the business of the banks during the year, in these particular channels, has been, to a large extent, with those people for whom the institutions were designed to serve.

The increase in the expenses of the institutions is no more than commensurate with their growth, as the ratio of expenses to the total deposits is less than a year ago.

BANKS IN HANDS OF RECEIVERS.

Framingham Savings Bank.

During the past year the receivers of this bank, in compliance with law, presented to the court a list of dividends remaining unpaid at the expiration of one year from the time when the final dividend was ordered, and the court issued the usual decree upon such petitions, giving another year in which parties entitled thereto may claim the dividends due. At the

expiration of this time, unless the court shall otherwise decree, the dividends then remaining unpaid will be deposited with the Treasurer of the Commonwealth, and the books and papers with this Board.

The receivers report that on Oct. 31, 1902, there still remained in their hands unpaid dividends aggregating \$13,881.70, of which amount \$12,182.15 is due to one estate; but the receivers are unable to arrange for the payment of the same, owing to some disagreement among the residuary legatees, whereby they are prevented from obtaining a proper receipt for the same.

Hampshire Savings Bank.

The receivers of the above-named bank having made their final report, the court has decreed that the uncollected dividends due the depositors, amounting to a small sum, be paid by the said receivers into the treasury of the Commonwealth, under the provisions of section 56 of chapter 113 of the Revised Laws. The books and other papers of the bank will be deposited with this Board.

Millis Savings Bank.

By final decree of the court in the case of the above-named bank, the unclaimed dividends, amounting to \$14.29, remaining in the hands of the receiver, are ordered paid into the treasury of the Commonwealth, and the books and other papers deposited with the Board of Commissioners of Savings Banks, as provided in section 56, chapter 113 of the Revised Laws.

UNCLAIMED DEPOSITS.

Under the provisions of section 50 of chapter 113 of the Revised Laws, returns have been received from the banks of all deposits, in excess of \$25, that have remained dormant for more than twenty years, and the details thereof will be incorporated in a supplementary report, as authorized by law, and submitted later in the session.

SECURITIES TAKEN TO SECURE INDEBTEDNESS.

To such of the banks as may now hold stocks, bonds or other securities which were acquired (in settlements effected to secure loans or indebtedness) on or before March 8, 1898,

attention is called to the requirements of the tenth clause of section 26 of chapter 113 of the Revised Laws, which provides, in substance, that, in order to hold the same after Feb. 1, 1903, the permission of the Board is necessary.

LIST OF CORPORATORS.

In compliance with an act passed at the last session of the General Court, the savings banks have made returns showing the names of the corporators, and these returns are on file in this department, subject to inspection by the public.

TRUST COMPANIES.

As stated on a preceding page, 2 companies have commenced business during the year, making 38 now in operation, of which 16 maintain trust departments in addition to their ordinary banking departments.

The consolidated balance sheets of both the banking and trust departments, showing the condition at close of business, Oct. 31, 1902, are as follows:—

Banking Departments.

ASSETS.		LIABILITIES.	
United States bonds,	\$50,500 00	Capital stock,	\$14,725,000 00
Commonwealth of Massachusetts bonds,	6,373,154 09	Surplus fund,	12,255,784 52
City, county and town bonds of		Guarantee account,	160,699 33
New England States,	552,000 00	Interest,	1,478,910 75
Other municipal bonds,	147,189 64	Discount,	310,712 79
Loans to counties, cities and towns (notes),	1,836,902 08	Commissions,	48,449 27
Bank stocks,	307,642 17	Earnings undivided,	2,398,531 18
Railroad stocks,	433,942 32	Profit and loss,	2,296,422 92
Railroad bonds,	8,323,585 26	Deposits:—	
Miscellaneous bonds,	7,017,046 79	Subject to check,	140,605,656 62
Miscellaneous stocks,	3,512,550 36	For payment of coupons, etc.,	5,008,718 17
Loans on real estate,	17,227,856 10	Certificates of deposit,	6,839,728 74
Real estate owned,	3,307,150 65	Certified checks,	361,870 85
Real estate by foreclosure,	46,149 66	Treasurer's checks,	389,608 89
Loans to corporations,	17,546,640 72	Sinking funds, railroads,	633,755 09
Time loans with collaterals,	55,247,553 01	Sinking funds, corporations,	1,259,013 08
Demand loans with collaterals,	25,095,387 71	Sinking funds, safe deposit vaults,	7,400 00
Notes of individuals or firms,	12,364,711 86	Dividends unpaid,	13,589 50
Expense account,	304,053 18	Rents, boxes and vaults,	6,357 00
Premium account,	6,266 47	Due to banks and bankers,	61,194 23
Taxes paid,	2,580 92	Special trusts,	831,623 29
Interest paid,	63,536 61	Annuities on lives,	1,415,340 39
Furniture and fixtures,	48,134 95	Reserve for taxes,	30,087 25
Safe deposit vaults,	324,714 01	Reserve for dividend,	4,000 00
Overdrafts,	15,941 60	Sundry liabilities,	1,196 62
Due from banks,	20,269 75		
Revenue stamps,	3,572 33		
Sundry assets,	76,123 57		
Cash:—			
In office,	4,409,744 66		
In banks,	26,478,800 06		
	\$191,143,650 53		\$191,143,650 53

Trust Departments.

ASSETS.		LIABILITIES.	
United States bonds,	\$237,882 84	Trust accounts,	\$18,206,214 06
State bonds,	53,724 63	Income,	155,810 34
City, county and town bonds, .	150,943 63	Taxes,	400 00
Boston Terminal Company bonds,	1,162 76	As executors, administra- tors, etc.,	415,907 74
Bank stocks,	366,413 09		
Railroad bonds,	1,402,925 55		
Railroad stocks,	3,319,995 82		
Loans on real estate,	6,926,164 77		
Manufacturing stocks,	637,181 60		
Annuities,	20,800 00		
Notes, with collaterals or sure- ties,	120,222 00		
Notes of individuals,	75,815 32		
Notes of corporations,	142,465 00		
Real estate owned,	2,350,580 64		
Cash on hand,	271,761 53		
Gas stocks,	7,200 00		
Deposits in savings banks, . .	155,435 68		
Miscellaneous stocks and bonds,	2,095,756 79		
Sundry assets,	441,950 49		
	<hr/>		<hr/>
	\$18,778,332 14		\$18,778,332 14

TRUST COMPANY IN HANDS OF RECEIVER.

Suffolk Trust Company.

During the year all the remaining assets of this company, shown in its report of Oct. 31, 1901, have been converted into cash; and in February last, as was predicated in the preceding report of this Board, a dividend of 8 per cent. on approved claims was allowed by the court.

On Nov. 1, 1902, the amount of the first dividend of 30 per cent. remaining unpaid was \$2,172.83, and of the second dividend of 8 per cent., \$2,947.34.

The remaining pages of the volume contain the usual statements, showing the condition of each of the institutions at the close of business, Oct. 31, 1902, followed by consolidated statements; also a table showing the number, condition and progress of the savings banks, from 1834 to 1902 inclusive.

In the Appendix will be found the statutes governing the savings banks and trust companies, corrected to date.

STARKES WHITON,
WARREN E. LOCKE,
JAMES O. OTIS,

Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS
OF THE
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS,
SHOWING THEIR
CONDITION AT THE CLOSE OF BUSINESS
OCTOBER 31, 1902.

ABINGTON SAVINGS BANK—ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 56.

JOSEPH L. GREENWOOD, *President.*

GEORGE A. BEAL, *Treasurer.*

GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH L. GREENWOOD,

JOHN W. SPROUL,

SILAS B. DICKERMAN,

WILLIAM J. COUGHLAN,

WILLIAM VANCE,

CALVIN L. BAKER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; close Saturdays at 12 M. during May, June, July, August and September.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$72,800 00	Deposits,	\$2,193,670 63
Bank stock, as per schedule, .	81,050 00	Guaranty fund, .	110,000 00
Loans on bank stock,	11,975 00	Interest account, .	9,881 92
Railroad bonds, as per schedule, .	338,000 00	Profit and loss account,	21,656 49
Real estate (for banking purposes),	40,000 00		
Real estate by foreclosure, . .	51,415 68		
Loans on real estate,	1,156,878 25		
Loans on personal security, . .	374,214 97		
Loans to counties, cities or towns (notes),	157,900 00		
Loans on depositors' books, . .	690 00		
Deposits in banks, on interest, .	36,522 75		
Expense account,	316 84		
Suspense account,	1,700 00		
Miscellaneous stocks,*	6,000 00		
Furniture and fixtures,	1,000 00		
Real estate income account, . .	492 73		
Taxes and insurance,	35 40		
Cash on hand,	4,217 42		
	<u>\$2,335,209 04</u>		<u>\$2,335,209 04</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Abington National Bank, Abington,	\$21,148 27
National Bank of Redemption, Boston,	15,374 48

Abington Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

100 shares Traders National Bank, Lowell,	\$10,000 00
5 shares National Granite Bank, Quincy,	300 00
10 shares First National Bank, Rockland,	875 00
10 shares First National Bank, Rockland,	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 3½s,	\$4,000	\$4,020 00	\$4,000 00
of Grand Rapids, Mich., 5s,	3,000	3,060 00	3,000 00
of Malden, Mass., 4s,	9,800	9,849 00	9,800 00
of Milwaukee, Wis., 3½s,	10,000	10,100 00	10,000 00
of New Britain, Conn., 4s,	10,000	10,325 00	10,000 00
of Springfield, Ohio, 4½s,	5,000	5,400 00	5,000 00
of Springfield, Ohio, 5s,	5,000	5,100 00	5,000 00
Town of Abington, Mass., 4s,	16,000	16,930 00	16,000 00
of Middleborough, Mass., 4s,	10,000	11,000 00	10,000 00
	\$72,800	\$75,784 00	\$72,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Abington N'l Bank, Abington,	\$6,200	\$6,200 00	\$6,200 00
40	First National Bank, Adams,	4,000	4,800 00	4,000 00
50	Blackstone N'l Bank, Boston,	1,150	300 00	250 00
12	Central N'l Bank, Boston,	1,200	1,500 00	1,200 00
59	Eliot National Bank, Boston,	5,900	9,794 00	5,900 00
100	Merchants' N'l Bank, Boston,	10,000	19,100 00	10,000 00
100	Metropolitan N'l B'k, Boston,	10,000	10,700 00	10,000 00
38	Mt. Vernon N'l Bank, Boston,	3,800	3,876 00	3,800 00
120	N'l B'k of Redemption, Boston,	12,000	20,400 00	12,000 00
45	N'l B'k of the Republic, Boston,	4,500	7,200 00	4,500 00
31	Nat'l Webster Bank, Boston,	3,100	3,658 00	3,100 00
50	Second National Bank, Boston,	5,000	9,450 00	5,000 00
50	South End N'l Bank, Boston,	5,000	4,100 00	5,000 00
47	State National Bank, Boston,	4,700	7,144 00	4,700 00
20	Brockton N'l Bank, Brockton,	2,000	2,400 00	2,000 00
32	Old Colony N'l B'k, Plymouth,	3,200	3,776 00	3,200 00
2	First Nat'l Bank, Rockland,	200	216 00	200 00
		\$81,950	\$114,614 00	\$81,050 00

Abington Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$46,000	\$47,035 00	\$46,000 00
Boston & Maine R.R. 4s, . . .	39,000	43,725 00	39,000 00
Boston & Maine R.R. 3½s, . . .	20,000	20,300 00	20,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,100 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	10,000	9,900 00	10,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	5,000	5,150 00	5,000 00
Concord & Montreal R.R. 4s, . . .	30,000	32,400 00	30,000 00
Eastern R.R. 6s, . . .	25,000	27,000 00	25,000 00
Fitchburg R.R. 3½s, . . .	10,000	10,150 00	10,000 00
Fitchburg R.R. 4s, . . .	1,000	1,090 00	1,000 00
Grafton & Upton R.R. 4s, . . .	10,000	9,000 00	10,000 00
Illinois Central R.R. 3s, . . .	30,000	25,800 00	27,000 00
Illinois Central R.R. 3½s, . . .	30,000	29,550 00	30,000 00
Maine Central R.R. 4½s, . . .	10,000	10,850 00	10,000 00
Old Colony R.R. 4s, . . .	15,000	16,875 00	15,000 00
Penobscot Shore Line R.R. 4s, . . .	25,000	26,500 00	25,000 00
Portland & Rumford Falls R.R. 4s, . . .	20,000	21,500 00	20,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,700 00	5,000 00
	\$341,000	\$352,625 00	\$338,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,522 75	2 per cent.	\$25,000 00	4½ per cent.	\$651,901 17	5 per cent.
113,000 00	3½ “	31,750 00	4½ “	49,350 00	5½ “
53,000 00	3¾ “	145,500 00	4½ “	412,857 05	6 “
158,300 00	4 “	61,000 00	4¾ “		

Amount invested in real estate for banking purposes,	\$40,000 00
Estimated value of the same,	40,000 00
Assessed value of the same,	39,600 00
Net income received from same during year ending Oct. 31, 1902,	600 80
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	51,415 68
Assessed value of the same,	57,800 00
Net income received from same during year ending Oct. 31, 1902,	568 76
Number of loans which are of an amount not exceeding \$3,000 each, 751	
Aggregate amount of the same,	831,069 88
Total number of loans upon real estate,	768
Amount of investments from which no income is received,	16,580 58
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	105,547 21
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable on same days.	

Abington Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$42,893 45 }	\$80,264 38
during the year ending Oct. 31, 1902,. { 1½ per cent., 37,370 93 }	
Number of accounts opened during the year ending Oct. 31, 1902,	384
Number of accounts closed during the year ending Oct. 31, 1902,	350
Total number of open accounts Oct. 31, 1902,	4,542
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes,)	4,470 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	206,527 71
Number of same,	2,007
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	291,693 61
Number of same,	2,979
Date of examination by commissioner : March 7.	

AMHERST SAVINGS BANK—AMHERST.

Incorporated April 5, 1864. Present number of corporators, 14.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEORGE CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. F. COOK,

WM. E. BRIDGMAN,

A. R. CUSHMAN,

D. W. PALMER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$66,500 00	Deposits,	\$2,994,951 56
Loan on public funds,	500 00	Guaranty fund, . .	148,628 82
Bank stock, as per schedule, .	162,206 83	Profit and loss ac-	
Loans on bank stock,	43,826 00	count,	47,112 95
Railroad bonds, as per schedule,	204,925 00		
Boston Terminal Co. bonds, . .	110,000 00		
Real estate (for banking pur-			
poses,	15,000 00		
Real estate by foreclosure, . .	26,850 61		
Loans on real estate,	1,751,609 72		
Loans on personal security, . .	645,503 83		
Loans to counties, cities or towns			
(notes),	72,700 00		
Loans on depositors' books, . .	1,700 00		
Deposits in banks, on interest, .	84,078 31		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	293 03		
	\$3,190,693 33		\$3,190,693 33

Cash on Deposit in Banks, amount in each : —

First National Bank, Amherst,	\$46,807 35
Franklin County National Bank, Greenfield,	10,000 00
Holyoke National Bank, Holyoke,	10,000 00
Hampshire County National Bank, Northampton,	10,000 00
Agawam National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	2,270 96

Amherst Savings Bank—Continued.

Loan on Public Funds:—

\$500 United States 4s,	\$500 00
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Loans on Bank Stock, amount on each:—

100 shares Broadway National Bank, Boston,	\$4,000 00
200 shares Massachusetts National Bank, Boston,	20,000 00
180 shares Mechanics National Bank, Boston,	18,000 00
10 shares First National Bank, Amherst,	} 1,276 00
3 shares Southbridge National Bank, Southbridge,	
14 shares Ware National Bank, Ware,	550 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	\$10,000	\$10,600 00	\$10,000 00
of Chicago, Ill., 4s,	7,000	7,140 00	7,000 00
of Dubuque, Iowa, 5s,	25,000	27,000 00	25,000 00
of Saginaw, Mich., 4½s,	10,000	10,200 00	10,000 00
Town of Marblehead, Mass., 4s,	14,500	15,007 50	14,500 00
	\$66,500	\$69,947 50	\$66,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Amherst,	\$10,000	\$16,000 00	\$14,910 00
34	First National Bank, Barre,	3,400	3,400 00	3,400 00
80	N'l B'k of the Republic, Boston,	8,000	12,800 00	10,095 50
13	Nat'l Shawmut Bank, Boston,	1,300	3,055 00	2,600 00
12	National Suffolk Bank, Boston,	1,200	1,596 00	1,200 00
4	State National Bank, Boston,	400	608 00	400 00
45	Conway Nat'l Bank, Conway,	4,500	4,500 00	4,493 33
28	National Pabiquoque Bank, Danbury, Ct.,	2,800	3,920 00	3,870 00
47	First N'l Bank, Easthampton,	4,700	4,700 00	4,700 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	5,824 00	5,600 00
100	City National Bank, Holyoke,	10,000	11,000 00	10,000 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	15,000 00	10,800 00
30	Nat'l Bank of Commerce, New London, Ct.,	3,000	4,350 00	3,000 00
15	Berkshire N'l B'k, No. Adams,	1,500	1,590 00	1,500 00
78	First N'l B'k, Northampton,	7,800	9,750 00	9,380 00
78	Hampshire Co. National Bank, Northampton,	7,800	7,956 00	7,800 00
67	Northampton National Bank, Northampton,	6,700	13,400 00	6,954 00

Amherst Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First Nat'l B'k, Norwich, Ct., .	\$6,000	\$6,000 00	\$6,000 00
117	Thames N'l B'k, Norwich, Ct.,	11,700	19,305 00	16,101 00
38	Palmer Nat'l Bank, Palmer, .	3,800	3,800 00	3,800 00
70	Agawam N'l B'k, Springfield,	7,000	6,300 00	5,250 00
115	Chapin N'l Bank, Springfield,	11,500	13,800 00	13,623 00
70	First Nat'l Bank, Springfield,	7,000	7,350 00	8,030 00
28	Crocker N'l B'k, Turner's Falls,	2,800	3,920 00	2,800 00
8	Ware National Bank, Ware, .	800	840 00	800 00
25	Citizens Nat'l B'k, Worcester,	2,500	3,500 00	2,500 00
20	City National Bank, Worcester,	2,000	2,200 00	2,000 00
6	Mechanics N'l B'k, Worcester,	600	600 00	600 00
		\$144,400	\$187,064 00	\$162,206 83

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$20,000	\$21,800 00	\$20,000 00
Boston & Lowell R.R. 4s, . . .	43,000	44,340 00	43,000 00
Boston & Maine R.R. 4s, . . .	35,000	40,250 00	34,800 00
Boston & Maine R.R. 4½s, . . .	10,000	12,600 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	35,000	34,650 00	35,000 00
Fitchburg R.R. 5s,	15,000	16,275 00	15,000 00
Illinois Central R.R. 3s,	25,000	21,875 00	22,125 00
New York, New Haven & Hartford R.R. 3½s,	25,000	26,250 00	25,000 00
	\$208,000	\$218,040 00	\$204,925 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$110,000	\$127,050 00	\$110,000 00

Amherst Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,807 35	3 per cent.	\$70,000 00	4½ per cent.	\$1,783,033 05	5 per cent.
20,000 00	3½ “	329,570 00	4½ “	44,366 00	5½ “
260,700 00	4 “	5,000 00	4¾ “	45,441 46	6 “

Amount invested in real estate for banking purposes,	\$15,000 00
Estimated value of the same,	15,000 00
Assessed value of the same,	9,050 00
Net income received from same during year ending Oct. 31, 1902,	807 32
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	26,850 61
Assessed value of the same,	24,100 00
Net income received from same during year ending Oct. 31, 1902,	311 21
Number of loans which are of an amount not exceeding \$3,000 each,	877
Aggregate amount of the same,	919,845 47
Total number of loans upon real estate,	960
Amount of investments from which no income is received,	9,620 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	142,368 68
Times for the dividends fixed by the by-laws: January 1 and July 1; payable first Thursday of January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$56,064 16 } during the year ending Oct. 31, 1902, { 2 per cent., 57,320 02 }	113,384 18
Number of accounts opened during the year ending Oct. 31, 1902,	698
Number of accounts closed during the year ending Oct. 31, 1902,	449
Total number of open accounts Oct. 31, 1902,	6,303
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,068 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	358,262 63
Number of same,	4,268
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	343,666 24
Number of same,	3,957
Date of examination by commissioner: November 10.	

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 37.

MOSES T. STEVENS, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES T. STEVENS,

JOSEPH A. SMART,

LEWIS T. HARDY.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Wednesdays, 9 A.M. to 12 M.; the third Wednesday of March, June, September
and December, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$428,700 00	Deposits,	\$3,088,418 38
Bank stock, as per schedule, .	201,460 50	Guaranty fund, .	152,000 00
Railroad bonds, as per schedule, .	1,057,667 50	Interest account, .	57,492 16
Boston Terminal Co. bonds, .	20,000 00	Profit and loss ac-	
Real estate by foreclosure, .	43,496 73	count,	73,680 59
Loans on real estate,	1,392,221 03	Suspense account, .	4,863 70
Loans on personal security, .	180,476 00		
Loans to counties, cities or towns			
(notes),	5,100 00		
Loans on depositors' books, .	1,490 00		
Deposits in banks, on interest, .	28,999 08		
Deposits in banks, not on interest,	3,689 34		
Expense account,	2,345 38		
Cash on hand,	10,809 27		
	\$3,376,454 83		\$3,376,454 83

Cash on Deposit in Banks, amount in each :—

Andover National Bank, Andover,	\$6,689 34
New England National Bank, Boston,	10,162 03
Old Boston National Bank, Boston,	8,886 02
Federal Trust Company, Boston,	6,951 03

Andover Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	\$200	\$217 00	\$200 00
State of Massachusetts 3½s,	35,000	37,785 00	35,000 00
County of Aroostook, Me., 4½s,	10,000	11,375 00	10,000 00
of Rockingham, N. H., 4s,	10,000	10,475 00	10,000 00
City of Boston, Mass., 4s,	25,000	27,375 00	25,000 00
of Brockton, Mass., 4s,	48,000	53,135 00	48,000 00
of Chicago, Ill., 4s,	75,500	81,500 00	75,500 00
of Fall River, Mass., 6s,	1,000	1,060 00	1,000 00
of Gloucester, Mass., 4s,	9,000	9,300 00	9,000 00
of Lynn, Mass., 4s,	50,000	54,580 00	50,000 00
of Portland, Me., 6s,	21,000	23,400 00	21,000 00
of Sioux City, Iowa, 4½s,	15,000	16,600 00	15,000 00*
Town of Andover, Mass., 3½s,	25,000	25,500 00	25,000 00
of Andover, Mass., 4s,	24,000	25,240 00	24,000 00
of Arlington, Mass., 4s,	10,000	10,600 00	10,000 00
of Marblehead, Mass., 4s,	25,000	27,600 00	25,000 00
of Melrose, Mass., 4s,	26,000	27,300 00	26,000 00
of Methuen, Mass., 4s,	9,000	10,000 00	9,000 00
of Peabody, Mass., 4s,	10,000	11,000 00	10,000 00
	\$428,700	\$464,042 00	\$428,700 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
141	Andover N'l Bank, Andover,	\$14,100	\$15,510 00	\$14,100 00
130	Atlas National Bank, Boston,	13,000	14,950 00	13,000 00
149	Blackstone N'l Bank, Boston,	3,427	894 00	3,417 50
32	Boylston Nat'l Bank, Boston,	3,200	3,520 00	3,200 00
10	Colonial Nat'l Bank, Boston,	1,000	1,500 00	1,000 00
10	Faneuil Hall N'l B'k, Boston,	1,000	1,370 00	1,000 00
70	Freeman's N'l Bank, Boston,	7,000	7,700 00	7,000 00
100	Massachusetts N'l B'k, Boston,	10,000	12,900 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	9,550 00	5,000 00
120	Metropolitan N'l B'k, Boston,	12,000	12,840 00	12,000 00
225	N'l B'k of the Republic, Boston,	22,500	36,000 00	22,500 00
100	National City Bank, Boston,	—	100 00	—
6	Nat'l Security Bank, Boston,	600	1,500 00	600 00
237	Nat'l Shawmut Bank, Boston,	23,700	55,695 00	23,700 00
60	National Union Bank, Boston,	6,000	10,200 00	6,000 00
200	Nat'l Webster Bank, Boston,	20,000	23,600 00	20,000 00
58	New England N'l B'k, Boston,	5,800	9,106 00	5,800 00
129	Old Boston N'l Bank, Boston,	12,900	14,319 00	12,900 00
110	Second National Bank, Boston,	11,000	20,790 00	11,000 00

Andover Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	South End Nat'l Bank, Boston,	\$5,000	\$4,100 00	\$5,000 00
78	State National Bank, Boston, .	7,800	11,856 00	7,800 00
25	Tremont Nat'l Bank, Boston, .	1,250	125 00	1,218 00
3	First National Bank, Danvers,	225	225 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	5,500 00	5,000 00
100	Bay State N'l B'k, Lawrence, .	7,500	11,500 00	7,500 00
25	Union N'l Bank, Weymouth, .	2,500	1,875 00	2,500 00
		\$201,502	\$287,225 00	\$201,460 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 3½s, . . .	\$10,000	\$10,125 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	50,000	52,710 00	50,000 00
Boston & Maine R.R. 4s, . . .	110,000	123,925 00	110,000 00
Boston & Maine R.R. 4½s, . . .	30,000	37,500 00	30,000 00
Cleveland & Pittsburgh R.R. 3½s, . .	60,000	60,600 00	60,000 00
Concord & Montreal R.R. 4s, . . .	100,000	108,000 00	99,987 50
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,700 00	20,000 00
Danbury & Norwalk R.R. 5s, . . .	25,000	29,875 00	25,000 00
Fitchburg R.R. 4s,	105,000	111,710 00	105,000 00
Fitchburg R.R. 5s,	50,000	54,000 00	50,000 00
Illinois Central R.R. 3s,	85,000	72,250 00	76,680 00
Illinois Central R.R. 3½s,	10,000	9,900 00	10,000 00
Illinois Central R.R. 4s,	35,000	38,550 00	35,000 00
Maine Central R.R. 4s,	10,000	10,425 00	10,000 00
Maine Central R.R. 4½s,	25,000	27,000 00	25,000 00
Maine Central and European & North American R.R. 4s,	5,000	5,450 00	5,000 00
Manchester & Lawrence R.R. 4s, . .	25,000	27,000 00	25,000 00
Newport & Richford R.R. 5s, . . .	13,000	13,825 00	13,000 00*
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	25,000	28,625 00	25,000 00
Old Colony R.R. 4s,	148,000	166,300 00	148,000 00
Providence & Worcester R.R. 4s, . .	25,000	28,400 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	32,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	54,750 00	50,000 00
\$1,066,000		\$1,151,620 00	\$1,057,667 50

* A legal investment when made.

Andover Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s.	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,886 02	2 per cent.	\$68,000 00	4½ per cent.	\$259,972 44	6 per cent.
17,113 06	2½ “	1,067,544 99	5 “	157 60	7 “
138,601 00	4 “	48,011 00	5½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$43,496 73
Assessed value of the same,	56,225 00
Number of loans which are of an amount not exceeding \$3,000 each,	523
Aggregate amount of the same,	813,326 72
Total number of loans upon real estate,	625
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	149,292 92
Times for the dividends fixed by the by-laws: third Wednesday in June and December; payable on same days	
Rate and amount of each semi-annual dividend { 2 per cent., \$58,009 31 } during the year ending Oct. 31, 1902, . { 2 per cent., 58,757 32 }	116,766 63
Number of accounts opened during the year ending Oct. 31, 1902, .	691
Number of accounts closed during the year ending Oct. 31, 1902, .	450
Total number of open accounts Oct. 31, 1902,	6,692
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	6,209 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	335,874 87
Number of same,	4,802
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	334,599 73
Number of same,	3,134
Date of examination by commissioner: November 14.	

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 36.

WILLIAM G. PECK, *President.*

HENRY BLASDALE, *Treasurer.*

HENRY BLASDALE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM G. PECK, EDWARD S. FESSENDEN,
GEORGE HILL.

Open for business every business day, 3 to 5.30 P.M.; also Wednesdays and Saturdays,
7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$499,900 00	Deposits,	\$1,798,254 61
Bank stock, as per schedule, .	12,790 51	Guaranty fund, . .	83,548 53
Railroad bonds, as per schedule, .	163,000 00	Interest account, .	11,222 30
Real estate (for banking purposes),	100 00	Profit and loss account,	14,901 67
Real estate by foreclosure,	1,000 00	Surplus,	15,500 00
Loans on real estate,	1,023,299 88	Rents,	1,554 17
Loans on personal security,	19,163 90	Due on mortgage loans,	7,700 00
Loans to counties, cities or towns (notes),	154,798 64	Collections,	48 00
Loans on depositors' books,	215 00	Premium account, .	4,255 20
Deposits in banks, on interest, . .	58,185 39		
Expense account,	2,434 63		
Tax account,	410 76		
Insurance account,	322 19		
Cash on hand,	1,363 58		
	<hr/>		<hr/>
	\$1,936,984 48		\$1,936,984 48

Cash on Deposit in Banks, amount in each : —

First National Bank, Arlington,	\$6,197 70
Atlantic National Bank, Boston,	34,597 22
Faneuil Hall National Bank, Boston,	17,390 47

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . .	\$3,000	\$3,000 00	\$3,000 00
City of Belfast, Me., 4s, . . .	15,000	16,256 25	15,000 00
of Brockton, Mass., 4s, . . .	12,000	12,878 75	12,000 00
of Chelsea, Mass., 4s, . . .	1,000	1,097 50	1,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,195 00	3,000 00*
of Gloucester, Mass., 4s, . . .	22,500	23,810 16	22,500 00
of Grand Rapids, Mich., 5s, . . .	20,000	20,340 00	20,000 00
of Kansas City, Mo., 4½s, . . .	30,000	33,487 50	30,000 00
of Lewiston, Me., 5s, . . .	1,000	1,195 00	1,000 00
of Lynn, Mass., 4s, . . .	15,000	16,912 50	15,000 00
of Medford, Mass., 4s, . . .	10,000	10,712 50	10,000 00
of Middletown, Conn., 4s, . . .	10,000	10,550 00	10,000 00
of New London, Conn., 4s, . . .	16,000	17,720 00	16,000 00
of Portland, Me., 6s, . . .	20,000	22,300 00	20,000 00
of Rochester, N. H., 4s, . . .	6,000	6,585 00	6,000 00
of Somersworth, N. H., 4s, . . .	10,000	10,825 00	10,000 00
of Springfield, Ohio, 4½s, . . .	12,000	12,915 00	12,000 00
of Wallingford, Conn., 4s, . . .	12,000	13,260 00	12,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,400 00	5,000 00
of Woonsocket, R. I., 4s, . . .	25,000	27,750 00	25,000 00*
of Youngstown, Ohio, 5s, . . .	11,500	12,191 25	11,500 00
Town of Arlington, Mass., 3½s, . . .	52,000	54,860 00	52,000 00
of Arlington, Mass., 4s, . . .	47,900	51,144 64	47,900 00
of Attleborough, Mass., 4s, . . .	10,000	10,825 00	10,000 00
of Chatham, Mass., 4½s, . . .	8,000	8,400 00	8,000 00
of Concord, Mass., 4s, . . .	25,000	28,062 50	25,000 00
of Cranston, R. I., 4s, . . .	2,000	2,240 00	2,000 00
of Hull, Mass., 5s, . . .	18,000	20,475 00	18,000 00
of Leicester, Mass., 4s, . . .	13,000	13,183 75	13,000 00
of Melrose, Mass., 4s, . . .	10,000	10,812 50	10,000 00
of Methuen, Mass., 4s, . . .	15,000	16,343 77	15,000 00
of Rockport, Mass., 4s, . . .	13,000	14,021 25	13,000 00
of Wellesley, Mass., 4s, . . .	6,000	6,100 00	6,000 00
of Westfield, Mass., 4s, . . .	16,000	17,100 00	16,000 00
of Winchester, Mass., 4s, . . .	4,000	4,305 00	4,000 00
	\$499,900	\$540,254 82	\$499,900 00

* Legal investments when made.

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Arlington, .	\$1,000	\$1,500 00	\$722 63
50	Atlantic Nat'l Bank, Boston, .	5,000	6,500 00	3,613 14
50	Faneuil Hall N'l B'k, Boston, .	5,000	6,850 00	3,613 14
10	N'l B'k of Redemption, Boston,	1,000	1,700 00	722 63
33	N'l B'k of the Republic, Boston,	3,300	5,280 00	2,384 67
12	National Union Bank, Boston,	1,200	2,040 00	867 15
12	Dedham Nat'l Bank, Dedham,	1,200	1,296 00	867 15
		\$17,700	\$25,166 00	\$12,790 51

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,200 00	\$2,000 00
Chic. Burlington & Quincy R.R. 7s,	6,000	6,090 00	6,000 00
Concord & Montreal R.R. 4s,	35,000	37,800 00	35,000 00
Fitchburg R.R. 4s,	4,000	4,160 00	4,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	10,000	11,300 00	10,000 00
Newport & Richford R.R. 5s,	20,000	21,300 00	20,000 00*
New York & New England R.R. 6s,	9,000	9,405 00	9,000 00
New York & New England R.R. 7s,	12,000	12,750 00	12,000 00
Old Colony R.R. 4s,	30,000	33,750 00	30,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	18,150 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,000 00	10,000 00
	\$163,000	\$179,905 00	\$163,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,185 39	2 per cent.	\$38,798 64	4 per cent.	\$110,850 00	5½ per cent.
10,000 00	3 ⁶⁰ / ₁₀₀ "	11,000 00	4½ "	118,394 78	6 "
10,000 00	3 ⁷⁰ / ₁₀₀ "	736,030 00	5 "	1,400 00	6½ "
75,000 00	3½ "	82,404 00	5½ "	3,600 00	7 "

Arlington Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$100 00
Estimated value of the same,	25,000 00
Assessed value of the same,	23,381 00
Net income received from same during year ending Oct. 31, 1902, . . .	943 35
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,000 00
Assessed value of the same,	11,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 282	
Aggregate amount of the same,	306,755 88
Total number of loans upon real estate,	381
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	91,572 52
Times for the dividends fixed by the by-laws: first Saturday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{1}{4}$ per cent., \$30,282 34 } during the year ending Oct. 31, 1902, . { $1\frac{1}{4}$ per cent., 30,157 22 }	60,439 56
Number of accounts opened during the year ending Oct. 31, 1902, . . .	465
Number of accounts closed during the year ending Oct. 31, 1902, . . .	329
Total number of open accounts Oct. 31, 1902,	5,300
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,417 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	247,302 31
Number of same,	4,511
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	298,680 84
Number of same,	3,402
Date of examination by commissioner: March 4.	

ATHOL SAVINGS BANK—ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 34.

LEVI B. FAY, *President.*

WILLIAM D. LUEY, *Treasurer.*

WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY R. STOWELL,

LUCIEN LORD,

GEORGE D. BATES,

LEVI B. FAY,

SOLON W. LEE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$97,000 00	Deposits,	\$2,298,529 40
Loan on public funds,	35,000 00	Guaranty fund, . .	118,000 00
Bank stock, as per schedule, . .	23,161 00	Interest account, . .	39,205 86
Loans on bank stock,	5,850 00	Profit and loss account,	73,099 24
Railroad bonds, as per schedule, .	350,000 00		
Loan on railroad bonds,	25,000 00		
Boston Terminal Co. bonds, . . .	50,000 00		
Loans on real estate,	999,837 03		
Loans on personal security, . . .	830,115 00		
Loans to counties, cities or towns (notes),	9,550 00		
Deposits in banks, on interest, . .	100,463 60		
Expense account,	1,922 78		
Cash on hand,	935 09		
	\$2,528,834 50		\$2,528,834 50

Cash on Deposit in Banks, amount in each:—

Miller's River National Bank, Athol,	\$55,839 54
Eliot National Bank, Boston,	518 20
National Bank of Redemption, Boston,	21,605 86
Packard National Bank, Greenfield,	5,000 00
Northampton National Bank, Northampton,	10,000 00
Taunton Safe Deposit and Trust Company, Taunton,	7,500 00

Athol Savings Bank — Continued.

Loan on Public Funds:—

\$7,000 City of Everett, Mass., 4s,	}	\$35,000
23,000 City of Taunton, Mass., 3½s,		
8,000 Town of Dedham, Mass., 3½s,		

Loans on Bank Stock, amount on each:—

7 shares Miller's River National Bank, Athol,	\$500 00
5 shares Metropolitan National Bank, Boston,	350 00
60 shares Packard National Bank, Greenfield,	5,000 00

Loan on Railroad Bonds:—

\$25,000 Cleveland & Pittsburgh R.R. 3½s,	\$25,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$6,000	\$6,287 50	\$6,000 00
of Cleveland, Ohio, 5s,	1,000	1,000 00	1,000 00*
of Dubuque, Iowa, 4s,	10,000	10,650 00	10,000 00
of Holyoke, Mass., 4s,	25,000	25,125 00	25,000 00
of Indianapolis, Ind., 4s,	10,000	10,850 00	10,000 00
of Kansas City, Mo., 4½s,	25,000	27,625 00	25,000 00
of Newton, Mass., 4s,	10,000	11,000 00	10,000 00
of Newton, Mass., 5s,	10,000	10,525 00	10,000 00
	\$97,000	\$103,062 50	\$97,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Miller's River N'l B'k, Athol,	\$4,100	\$6,765 00	\$4,100 00
7	Blackstone N'l Bank, Boston,	161	42 00	161 00
10	Eliot National Bank, Boston,	1,000	1,660 00	1,000 00
22	N'l B'k of Commerce, Boston,	2,200	3,300 00	2,200 00
77	Nat'l Shawmut Bank, Boston,	7,700	18,095 00	7,700 00
10	Agricultural N'l B'k, Pittsfield,	1,000	2,450 00	1,000 00
50	Springfield Safe Deposit and Trust Co., Springfield,	5,000	8,750 00	5,000 00
20	Taunton Safe Deposit and Trust Co., Taunton,	2,000	2,200 00	2,000 00
		\$23,161	\$43,262 00	\$23,161 00

Athol Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$11,250 00	\$10,000 00
Boston & Providence R.R. 4s, . . .	25,000	26,750 00	25,000 00
Chic., Burlington & Quincy R.R. 4s,	50,000	53,500 00	50,000 00
Cleveland & Pittsburgh R.R. 3½s, .	15,000	15,150 00	15,000 00
Cleveland & Pittsburgh R.R. 4½s, .	25,000	30,000 00	25,000 00
Fitchburg R.R. 4s,	35,000	38,062 50	35,000 00
Fitchburg R.R. 4½s,	20,000	21,850 00	20,000 00
Illinois Central R.R. 3½s,	50,000	49,250 00	50,000 00
Illinois Central R.R. 4s,	25,000	27,687 50	25,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	25,000	30,750 00	25,000 00
New York, Lackawanna & Western R.R. 6s,	20,000	26,400 00	20,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00
New York & New England R.R. 6s,	5,000	5,200 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	20,000 00	20,000 00
	\$350,000	\$381,350 00	\$350,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$50,000	\$57,750 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$77,963 60	2 per cent.	\$25,000 00	4½ per cent.	\$751,666 05	5 per cent.
5,000 00	3 “	283,200 00	4½ “	1,600 00	5½ “
1,250 00	3½ “	201,750 00	4½ “	97,985 98	6 “
508,400 00	4 “	52,000 00	4¾ “		

Number of loans which are of an amount not exceeding \$3,000 each, 279
 Aggregate amount of the same, \$303,106 03
 Total number of loans upon real estate, 342
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 114,357 04
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable on same days.

Athol Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$39,072 43 }	\$78,442 56
during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 39,370 13 }	
Number of accounts opened during the year ending Oct. 31, 1902, .	746
Number of accounts closed during the year ending Oct. 31, 1902, .	677
Total number of open accounts Oct. 31, 1902,	6,503
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,535 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	300,209 59
Number of same,	4,252
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	368,433 02
Number of same,	3,938
Date of examination by commissioners: June 18.	

ATTLEBOROUGH SAVINGS BANK — NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 81.

ALBERT TOTTEN, *President.*

EDWARD R. PRICE, *Treasurer.*

EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

ALBERT TOTTEN,

GEORGE W. CHEEVER,

FRED E. STURDY,

LOUIS J. LAMB,

EDGAR L. HIXON,

CHARLES E. BLISS,

M. E. ROWE.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$27,000 00	Deposits, . . .	\$1,730,818 32
Bank stock, as per schedule, .	6,100 00	Guaranty fund, .	87,000 00
Railroad bonds, as per schedule,	179,300 00	Interest account, .	5,470 47
Boston Terminal Co. bonds, .	50,000 00	Profit and loss account, . . .	43,253 15
Real estate (for banking purposes),	16,881 99		
Real estate by foreclosure, . . .	18,531 72		
Loans on real estate,	970,587 65		
Loans on personal security, . . .	520,435 11		
Loans to counties, cities or towns (notes),	4,000 00		
Deposit in bank, on interest, . .	66,896 22		
Deposit in bank, not on interest,	2,350 77		
Expense account,	404 59		
Cash on hand,	4,053 89		
	<hr/> \$1,866,541 94		<hr/> \$1,866,541 94

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston,	\$66,896 22
North Attleborough National Bank, North Attleborough,	2,350 77

Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . . .	\$2,000	\$2,102 00	\$2,000 00
of Sioux City, Iowa, 4½s, . . .	25,000	27,250 00	25,000 00*
	\$27,000	\$29,352 00	\$27,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks,

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First Nat'l Bank, Attleborough,	\$6,100	\$10,675 00	\$6,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 3½s,	\$25,000	\$26,000 00	\$25,000 00 .
Chic., Burlington & Quincy R.R. 3½s,	25,000	24,875 00	25,000 00
Fitchburg R.R. 4s,	50,000	52,937 00	50,000 00
Illinois Central R.R. 3s,	60,000	51,000 00	54,300 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00
	\$185,000	\$180,312 00	\$179,300 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . . .	\$50,000	\$57,750 00	\$50,000 00

Attleborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$66,896 22	2 per cent.	\$43,000 00	4½ per cent.	\$76,185 71	5½ per cent.
4,000 00	3½ “	693,697 46	5 “	413,339 59	6 “
43,800 00	4 “	50,000 00	5½ “	70,000 00	6½ “
101,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$16,881 99
Estimated value of the same,	16,881 99
Assessed value of the same,	3,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	18,531 72
Assessed value of the same,	20,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 302	
Aggregate amount of the same,	284,990 17
Total number of loans upon real estate,	367
Amount of investments from which no income is received,	12,227 42
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	90,141 46
Times for the dividends fixed by the by-laws: April 1 and October 1; payable Tuesday after second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$31,761 90 } during the year ending Oct. 31, 1902, { 2 per cent., 32,582 35 }	64,344 25
Number of accounts opened during the year ending Oct. 31, 1902,	991
Number of accounts closed during the year ending Oct. 31, 1902,	670
Total number of open accounts Oct. 31, 1902,	5,374
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,720 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	388,466 96
Number of same,	6,173
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	385,169 54
Number of same,	4,188
Date of examination by commissioner: March 10.	

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 31.

CHARLES H. FOLLANSBY, *President*.

FRANK A. RICH, *Treasurer*.

FRANK A. RICH, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

CHARLES H. FOLLANSBY, GEORGE W. COOK,
JOHN C. BARTHOLOMEW, GEORGE R. SIMONDS,
 GEORGE N. HARWOOD.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$47,000 00	Deposits,	\$787,649 54
Bank stock, as per schedule, .	56,561 00	Guaranty fund, .	30,100 00
Railroad bonds, as per schedule, .	120,075 00	Interest account, .	5,128 98
Boston Terminal Co. bonds, .	30,000 00	Profit and loss account,	15,232 06
Real estate (for banking purposes),	10,477 41		
Real estate by foreclosure,	20,700 73		
Loans on real estate,	500,851 50		
Loans on personal security,	775 00		
Deposits in banks, on interest,	40,000 00		
Deposits in banks, not on interest,	3,364 98		
Expense account,	862 15		
Suspense account,	14 82		
Miscellaneous stock,*	5,000 00		
Safe and furniture,	2,338 95		
Taxes paid,	89 04		
	\$838,110 58		\$838,110 58

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

First National Bank, Barre, \$28,364 98
Taunton Safe Deposit and Trust Company, Taunton, 15,000 00

Barre Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s, .	\$5,000	\$5,600 00	\$5,000 00*
City of Canton, Ohio, 3½s, .	5,000	5,000 00	5,000 00
of Dayton, Ohio, 6s, .	2,000	2,010 00	2,000 00
of Kansas City, Mo., 4½s, .	10,000	11,162 50	10,000 00
of Springfield, Ohio, 5s, .	10,000	11,637 50	10,000 00
of Wilkes-Barre, Pa., 3½s, .	10,000	10,247 50	10,000 00
Town of West Springfield, Mass., 4s,	5,000	5,600 00	5,000 00
	\$47,000	\$51,257 50	\$47,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	First National Bank, Barre, .	\$3,600	\$3,600 00	\$3,600 00
28	Blackstone Nat'l Bank, Boston, .	644	168 00	334 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,200 00	2,220 00
17	Continental Nat'l B'k, Boston, .	—	85 00	—
25	Eliot National Bank, Boston, .	2,500	4,150 00	2,950 00
41	First National Bank, Boston, .	4,100	7,257 00	8,118 00
32	N'l B'k of Commerce, Boston, .	3,200	4,800 00	3,456 00
46	N'l B'k of Redemption, Boston, .	4,600	7,820 00	5,375 00
16	National Suffolk Bank, Boston, .	1,600	2,128 00	1,600 00
34	Second National Bank, Boston, .	3,400	6,426 00	5,100 00
30	Tremont Nat'l Bank, Boston, .	1,500	150 00	300 00
50	Nat'l Market Bank, Brighton, .	5,000	5,100 00	5,768 00
7	Ware National Bank, Ware, .	700	735 00	735 00
52	Central Nat'l Bank, Worcester, .	5,200	5,720 00	7,280 00
21	Citizens' Nat'l B'k, Worcester, .	2,100	2,940 00	2,625 00
25	City Nat'l Bank, Worcester, .	2,500	2,750 00	3,800 00
20	First Nat'l Bank, Worcester, .	2,000	3,800 00	3,300 00
		\$44,644	\$59,829 00	\$56,561 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s,	\$5,000	\$5,212 50	\$5,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,900 00	19,925 00
Chic., Burlington & Quincy R.R. 7s,	2,000	2,030 00	2,000 00

Barre Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$5,000	\$5,412 50	\$5,000 00
Fitchburg R.R. 4s,	10,000	10,950 00	10,000 00
Fitchburg R.R. 5s,	1,000	1,005 00	1,000 00
Illinois Central R.R. 3s,	30,000	25,500 00	27,150 00
Illinois Central R.R. 4s,	10,000	11,050 00	10,000 00
Lime Rock R.R. 4s,	5,000	5,100 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,200 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	10,500 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	19,500 00	15,000 00
	\$123,000	\$126,360 00	\$120,075 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$30,000	\$34,650 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,000 00	2 per cent.	\$186,193 00	5 per cent.	\$119,750 00	5½ per cent.
15,000 00	4 “	22,000 00	5¼ “	148,683 50	6 “
25,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$10,477 41
Estimated value of the same,	10,477 41
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	119 39
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	20,700 73
Assessed value of the same,	22,360 00
Number of loans which are of an amount not exceeding \$3,000 each, 236	
Aggregate amount of the same,	286,101 50
Total number of loans upon real estate,	261
Amount of investments from which no income is received,	14,425 00

Barre Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	\$37,551 36
Times for the dividends fixed by the by-laws: January 15 and July 15; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$13,448 91 } during the year ending Oct. 31, 1902, . . . { $1\frac{3}{4}$ per cent., 13,469 51 }	26,918 42
Number of accounts opened during the year ending Oct. 31, 1902, . . .	158
Number of accounts closed during the year ending Oct. 31, 1902, . . .	147
Total number of open accounts Oct. 31, 1902,	1,908
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,063 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	75,662 99
Number of same,	943
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	99,521 74
Number of same,	931
Date of examination by commissioner: September 19.	

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 25.

HIRAM LORING, *President.*

EDWARD C. McRITCHIE, *Treasurer.*

E. LAWRENCE JENKINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HIRAM LORING,

CHARLES F. PURRINGTON,

PELEG P. AKIN,

EDWIN BAXTER,

ELKANAH CROWELL,

GEORGE H. LORING.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$11,752 50	Deposits,	\$458,993 67
Bank stock, as per schedule, .	47,657 79	Guaranty fund, . .	24,490 58
Loan on bank stock,	200 00	Profit and loss ac-	
Railroad bonds, as per schedule,	95,271 50	count,	3,917 96
Real estate by foreclosure, .	23,916 61		
Loans on real estate,	272,847 87		
Loans on personal security, .	12,764 00		
Loans to counties, cities or towns			
(notes),	11,000 00		
Deposits in banks, on interest, .	9,136 02		
Cash on hand,	2,855 92		
	\$487,402 21		\$487,402 21

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$2,454 50
Colonial National Bank, Boston,	3,758 92
First National Bank, Hyannis,	2,922 60

Loan on Bank Stock :—

2 shares First National Bank, Yarmouthport,	\$200 00
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Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$6,000	\$6,510 00	\$6,840 00
Town of Spencer, Mass., 4s, . .	5,000	5,331 25	4,912 50
	\$11,000	\$11,841 25	\$11,752 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston, .	\$3,000	\$3,450 00	\$3,660 00
5	Blackstone N'l Bank, Boston, .	115	30 00	115 00
55	Faneuil Hall N'l B'k, Boston, .	5,500	7,535 00	6,765 00
50	Manufacturers' N'l B'k, Boston,	—	100 00	—
56	Merchants' N'l Bank, Boston, .	5,600	10,696 00	7,280 00
50	N'l B'k of Redemption, Boston,	5,000	8,500 00	6,500 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,749 88
50	Nat'l Exchange Bank, Boston,	5,000	7,600 00	5,927 00
4	National Suffolk Bank, Boston,	400	532 00	315 74
7	Old Boston N'l Bank, Boston, .	700	777 00	756 00
25	Second National Bank, Boston,	2,500	4,725 00	3,258 00
11	State National Bank, Boston, .	1,100	1,672 00	1,472 50
6	Suffolk National Bank, Boston,	—	36 00	—
37	Tremont Nat'l Bank, Boston, .	1,850	185 00	2,330 00
24	First N'l B'k, New Bedford, .	2,400	3,096 00	2,400 00
9	First N'l B'k, Yarmouthport, .	900	1,089 00	1,128 67
		\$39,065	\$58,023 00	\$47,657 79

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$10,000	\$10,975 00	\$11,250 00
Boston & Maine R.R. 4s,	1,000	1,132 50	1,048 75
Boston & Maine R.R. 4½s,	5,000	6,250 00	5,837 50
Chic., Burlington & Quincy R.R. 3½s,	5,000	4,975 00	5,037 50
Fitchburg R.R. 3½s,	10,000	10,125 00	10,289 00
Fitchburg R.R. 4s,	10,000	10,125 00	10,168 75
Illinois Central R.R. 3½s,	10,000	9,900 00	10,350 00

Bass River Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$5,000	\$5,212 50	\$5,100 00
Maine Central and European & North American R.R. 4s,	4,000	4,360 00	4,115 00
Old Colony R.R. 4s,	20,000	22,187 50	21,062 50
Upper Coos R.R. 4½s,	5,000	5,775 00	5,462 50
Vermont & Massachusetts R.R. 5s, . .	5,000	5,000 00	5,550 00
	\$90,000	\$96,017 50	\$95,271 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,922 60	1½ per cent.	\$15,500 00	4½ per cent.	\$130,735 87	6 per cent.
6,213 42	2 “	131,821 00	5 “	1,755 00	7 “
11,000 00	4 “	6,000 00	5½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$23,916 61
Assessed value of the same,	27,725 00
Number of loans which are of an amount not exceeding \$3,000 each,	262
Aggregate amount of the same,	175,272 89
Total number of loans upon real estate,	253
Amount of investments from which no income is received,	330 55
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	22,512 87
Times for the dividends fixed by the by-laws: April 1 and October 1; payable April 7 and October 7.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$7,726 72 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 7,648 34 }	15,375 06
Number of accounts opened during the year ending Oct. 31, 1902,	136
Number of accounts closed during the year ending Oct. 31, 1902,	150
Total number of open accounts Oct. 31, 1902,	1,712
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,813 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	73,433 19
Number of same,	885
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	82,865 35
Number of same,	1,126
Date of examination by commissioner: September 25, 26.	

BAY STATE SAVINGS BANK—WORCESTER.

Incorporated March 9, 1895. Present number of corporators, 102.

WILLIAM HART, *President.*

GEORGE MCALEER, *Treasurer.*

JOHN B. RATIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES A. McDERMOTT,

WILLIAM HART,

JAMES EARLY,

JOHN O'MEARA,

THOMAS H. HALL.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.; 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$35,783 25	Deposits, . . .	\$691,854 83
Bank stock, as per schedule, .	12,938 25	Guaranty fund, .	5,746 58
Railroad bonds, as per schedule, .	144,646 00	Interest account, .	5,712 04
Boston Terminal Co. bonds, .	5,600 00	Profit and loss ac-	
Real estate by foreclosure, .	2,500 00	count, . . .	3,992 41
Loans on real estate, . . .	441,575 00		
Loans on personal security, .	38,835 00		
Deposits in banks, on interest, .	24,145 57		
Expense account, . . .	257 13		
Suspense account, . . .	320 83		
Cash on hand, . . .	704 83		
	\$707,305 86		\$707,305 86

Cash on Deposit in Banks, amount in each :—

First National Bank, Worcester,	\$9,624 22
City National Bank, Worcester,	7,440 19
Quinsigamond National Bank, Worcester,	7,081 16

Bay State Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Everett, Mass., 4s, . .	\$5,000	\$5,487 50	\$5,410 00
of Fitchburg, Mass., 4s, . .	4,000	4,420 00	4,370 00
of Holyoke, Mass., 3½s, . .	5,000	5,012 50	5,100 00
of Lynn, Mass., 4s, . .	5,000	5,237 50	5,362 50
of Somerville, Mass., 4s, . .	5,000	5,200 00	5,259 25
Town of Clinton, Mass., 3½s, . .	5,000	5,050 00	5,081 50
of Watertown, Mass., 4s, . .	5,000	5,100 00	5,200 00
	\$34,000	\$35,507 50	\$35,783 25

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston, .	\$1,500	\$1,725 00	\$1,773 75
5	Boylston Nat'l Bank, Boston, .	500	550 00	652 50
10	Central National Bank, Boston,	1,000	1,250 00	1,250 00
5	Continental N'l Bank, Boston,	—	25 00	—
9	Eliot National Bank, Boston, .	900	1,494 00	1,172 25
7	Faneuil Hall N'l Bank, Boston,	700	959 00	935 00
10	Merchants Nat'l Bank, Boston,	1,000	1,910 00	1,538 75
10	N'l Bank of Commerce, Boston,	1,000	1,500 00	1,112 50
10	N'l B'k of Redemption, Boston,	1,000	1,700 00	1,180 00
8	N'l B'k of the Republic, Boston,	800	1,280 00	1,176 00
5	New England N'l B'k, Boston,	500	785 00	752 50
10	Old Boston Nat'l Bank, Boston,	1,000	1,110 00	1,115 00
2	State National Bank, Boston, .	200	304 00	200 00
3	Tremont Nat'l Bank, Boston, .	150	15 00	80 00
		\$10,250	\$14,607 00	\$12,938 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 3½s, . .	\$10,000	\$10,100 00	\$10,487 50
Boston & Lowell R.R. 4½s, . .	3,000	3,000 00	3,042 00
Boston & Maine R.R. 3½s, . .	10,000	10,100 00	10,300 00
Chic., Burlington & Quincy R.R. 3½s,	45,000	44,325 00	44,437 50

Bay State Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 7s,	\$15,000	\$15,150 00	\$16,493 75
Chicago & Northwestern R.R. 7s, .	10,000	12,400 00	13,100 00
Eastern R.R. 6s,	13,000	14,040 00	14,722 00
Fitchburg R.R. 3½s,	5,000	5,037 50	5,144 50
Illinois Central R.R. 3½s,	5,000	4,925 00	5,093 75
New York & New England R.R. 7s,	10,000	10,600 00	11,437 50
Old Colony R.R. 4s,	10,000	10,050 00	10,387 50
	\$136,000	\$139,727 50	\$144,646 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,775 00	\$5,600 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,145 57	3 per cent.	\$430,275 00	5 per cent.	\$26,935 00	6 per cent.
21,500 00	4½ “	1,700 00	5½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,500 00
Assessed value of the same,	3,200 00
Net income received from same during year ending Oct. 31, 1902, . . .	165 01
Number of loans which are of an amount not exceeding \$3,000 each, . .	85
Aggregate amount of the same,	151,650 00
Total number of loans upon real estate,	135
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	30,703 63
Times for the dividends fixed by the by-laws: March 1 and September 1; payable on March 15 and September 15.	
Rate and amount of each semi-annual dividend { 2 per cent., . \$11,338 72 } during the year ending Oct. 31, 1902, . { 2 per cent., 12,462 53 }	23,801 25
Number of accounts opened during the year ending Oct. 31, 1902, . . .	409
Number of accounts closed during the year ending Oct. 31, 1902, . . .	225
Total number of open accounts Oct. 31, 1902,	1,882

Bay State Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$1,563 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	196,177 96
Number of same,	2,418
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	120,548 56
Number of same,	1,284
Date of examination by commissioner: October 13.	

BELMONT SAVINGS BANK—BELMONT.

Incorporated March 5, 1885. Present number of corporators, 48.

J. HENRY FLETCHER, *President.*

WINTHROP L. CHENERY, *Treasurer.*

THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. HENRY FLETCHER,

JOSEPH O. WELLINGTON,

CHARLES W. WINN,

FREDERIC DODGE,

JOHN KILBURN.

Open for business, Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$32,150 00	Deposits,	\$305,961 54
Bank stock, as per schedule, .	5,119 70	Guaranty fund, . .	5,950 00
Railroad bonds, as per schedule, .	69,500 00	Interest account, .	3,570 75
Real estate by foreclosure, . .	5,010 34	Profit and loss ac-	
Loans on real estate,	135,505 72	count,	1,176 88
Loans on personal security, . .	59,450 00	Premium account, .	52 57
Deposit in bank, on interest, .	9,426 82		
Expense account,	1 00		
Cash on hand,	548 16		
	\$316,711 74		\$316,711 74

Cash on Deposit in Bank :—

Faneuil Hall National Bank, Boston, \$9,426 82

Belmont Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 3½s, . . .	\$4,150	\$4,150 00	\$4,150 00
of Brockton, Mass., 4s, . . .	2,000	2,110 00	2,000 00
of Chicago, Ill., 4s, . . .	5,000	5,400 00	5,000 00
of Lynn, Mass., 4s, . . .	9,000	9,337 50	9,000 00
Town of Belmont, Mass., 4s, . . .	3,000	3,225 00	3,000 00
of Melrose, Mass., 4s, . . .	3,000	3,300 00	3,000 00
of Peabody, Mass., 4s, . . .	2,000	2,190 00	2,000 00
of Sharon, Mass., 4s, . . .	3,000	3,030 00	3,000 00
of Winchester, Mass., 4s, . . .	1,000	1,005 00	1,000 00
	\$32,150	\$33,747 50	\$32,150 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Blackstone Nat'l Bank, Boston,	\$322	\$84 00	\$120 20
24	Faneuil Hall Nat'l B'k, Boston,	2,400	3,288 00	2,900 00
2	Freemans Nat'l Bank, Boston, .	200	220 00	199 50
7	Nat'l Exchange Bank, Boston, .	700	1,064 00	800 00
2	Nat'l Shawmut Bank, Boston, .	200	470 00	400 00
2	Nat'l Webster Bank, Boston, .	200	236 00	200 00
5	South End Nat'l Bank, Boston,	500	410 00	500 00
4	Third National Bank, Boston, .	—	88 00	—
		\$4,522	\$5,860 00	\$5,119 70

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$4,000	\$4,245 00	\$4,000 00
Boston & Maine R.R. 4½s, . . .	3,000	3,720 00	3,000 00
Boyer Valley R.R. 3½s, . . .	5,000	5,050 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	4,900 00	5,000 00
Concord & Montreal R.R. 4s, . .	1,000	1,000 00	1,000 00
Fitchburg R.R. 4s, . . .	5,000	5,500 00	5,000 00
Illinois Central R.R. 3½s, . . .	5,000	4,900 00	5,000 00
Maine Central R.R. 4s, . . .	6,500	6,792 50	6,500 00

Belmont Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central and European & North American R.R. 4s, . . .	\$3,000	\$3,360 00	\$3,000 00
Menominee River R.R. 7s, . . .	5,000	5,525 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,400 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,750 00	5,000 00
Old Colony R.R. 4s,	10,000	11,000 00	10,000 00
Upper Coos R.R. 4½s,	2,000	2,160 00	2,000 00
	\$69,500	\$74,302 50	\$69,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,426 82	2½ per cent.	\$116,572 97	5 per cent.	\$21,175 00	5½ per cent.
18,500 00	4½ “	5,000 00	5¼ “	33,707 75	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,010 34
Assessed value of the same,	3,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 88	
Aggregate amount of the same,	108,655 72
Total number of loans upon real estate, 80	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	13,529 97
Times for the dividends fixed by the by-laws: second Thursday in January and July; payable third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$4,771 54 } during the year ending Oct. 31, 1902, { 1¾ per cent., 4,823 76 }	9,595 30
Number of accounts opened during the year ending Oct. 31, 1902, 106	
Number of accounts closed during the year ending Oct. 31, 1902, 51	
Total number of open accounts Oct. 31, 1902, 1,042	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	808 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	56,184 04
Number of same, 1,000	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	46,317 44
Number of same, 438	
Date of examination by commissioner: January 1.	

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 20, 1871. Present number of corporators, 34.

GEORGE W. WIGGIN, *President.*

CHARLES L. STEWART, *Treasurer.*

CHARLES L. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ELISHA P. CHAPMAN,	BRADLEY M. ROCKWOOD,
EDWARD H. SHERMAN,	ADELBERT D. THAYER,
GEORGE W. WIGGIN,	WALTER M. FISHER.

Open for business every business day, 9 A.M. to 12 M. ; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Loan on public funds, . . .	\$15,000 00	Deposits, . . .	\$564,254 59
Bank stock, as per schedule, . .	12,601 00	Guaranty fund, . .	29,143 62
Loans on bank stock, . . .	6,475 00	Interest account, . .	11,224 02
Railroad bonds, as per schedule, .	175,464 66	Profit and loss ac-	
Loan on railroad stock, . . .	9,000 00	count, . . .	1,266 38
Real estate by foreclosure, . . .	12,678 73		
Loans on real estate, . . .	154,615 00		
Loans on personal security, . . .	168,183 90		
Loans to counties, cities or towns			
(notes), . . .	16,000 00		
Deposits in banks, on interest, . .	23,755 14		
Deposits in banks, not on interest, .	2,000 00		
Expense account, . . .	650 11		
Tax account, . . .	146 01		
Suspense account, . . .	7,456 49		
Real estate income account, . . .	182 21		
Furniture account, . . .	600 00		
Cash on hand, . . .	1,080 36		
	\$605,888 61		\$605,888 61

Cash on Deposit in Banks, amount in each : —

Mercantile Trust Company, Boston,	\$126 82
National Bank of Redemption, Boston,	9,734 80
Franklin National Bank, Franklin,	15,893 52

Benjamin Franklin Savings Bank — Continued.

Loan on Public Funds :—

\$15,000 City of Philadelphia, Penn., 3½s,	}	\$15,000 00
2,000 City of Scranton, Penn., 4s.,		

Loans on Bank Stock, amount on each :—

40 shares American National Bank, Boston,	\$3,000 00
200 shares Hancock National Bank, Boston,	1,375 00
34 shares National Exchange Bank, Providence, R. I.,	1,600 00
40 shares Producers National Bank, Woonsocket, R. I.,	500 00

Loan on Railroad Stock :—

98 shares Providence & Worcester Railroad,	\$9,000 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
5	Continental N'l Bank, Boston,	—	\$25 00	—
3	State National Bank, Boston, .	\$300	456 00	\$300 00
27	N'l Bank of Commerce, Boston,	2,700	4,050 00	3,051 00
16	Tremont Nat'l Bank, Boston, .	800	80 00	160 00
75	Franklin Nat'l Bank, Franklin,	7,500	8,775 00	8,250 00
12	Wrentham N'l B'k, Wrentham,	840	840 00	840 00
		\$12,140	\$14,226 00	\$12,601 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	\$10,000	\$10,975 00	\$11,150 00
Boston & Maine R.R. 4s,	10,000	11,325 00	10,437 50
Boston & Maine R.R. 4½s,	10,000	12,500 00	10,875 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,500 00	10,850 00
Chic, Burlington & Quincy R.R. 5s,	29,000	32,625 00	33,441 66
Fitchburg R.R. 4s,	20,000	21,900 00	21,275 00
Illinois Central R.R. 3s,	5,000	4,250 00	4,412 50
Illinois Central R.R. 3½s,	5,000	4,950 00	5,110 50
Illinois Central R.R. 4s,	20,000	22,100 00	22,600 00
New York & New England R.R. 7s,	10,000	10,625 00	11,062 50
Rumford Falls & Rangeley Lakes R.R. 5s,	10,000	10,500 00	11,650 00
Upper Coos R.R. 4½s,	20,000	23,100 00	22,600 00
	\$159,000	\$176,350 00	\$175,464 66

Benjamin Franklin Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,920 69	0 per cent.	\$54,000 00	4½ per cent.	\$16,200 00	5½ per cent.
23,755 14	2 “	20,000 00	4¾ “	113,803 21	6 “
6,000 00	3½ “	103,350 00	5 “		
45,000 00	4 “	8,000 00	5¼ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,678 73
Assessed value of the same,	17,745 00
Number of loans which are of an amount not exceeding \$3,000 each,	223
Aggregate amount of the same,	145,073 90
Total number of loans upon real estate,	165
Amount of investments from which no income is received,	19,039 19
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	29,345 26
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on and after January 15 and July 15.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$8,246 36 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 8,299 02 }	16,545 38
Number of accounts opened during the year ending Oct. 31, 1902,	267
Number of accounts closed during the year ending Oct. 31, 1902,	289
Total number of open accounts Oct. 31, 1902,	2,321
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,543 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	93,825 96
Number of same,	1,924
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	123,736 39
Number of same,	1,512
Date of examination by commissioner: February 24.	

BERKSHIRE COUNTY SAVINGS BANK — PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 44.

JOSEPH TUCKER, *President.*

ROBERT W. ADAM, *Treasurer.*

WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT W. ADAM,

LEVI A. STEVENS,

WILLIAM H. SLOAN,

CHARLES W. KELLOGG,

ALEXANDER KENNEDY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$696,000 00	Deposits, . . .	\$4,510,597 26
Bank stock, as per schedule, .	176,321 00	Guaranty fund, .	222,500 00
Loans on bank stock, . . .	11,450 00	Profit and loss ac-	
Railroad bonds, as per schedule,	883,937 50	count, . . .	8,597 01
Loan on railroad stock, . . .	400 00		
Boston Terminal Co. bonds, . .	125,000 00		
Real estate (for banking pur-			
poses),	168,000 00		
Loans on real estate,	2,247,095 00		
Loans on personal security, . .	199,165 00		
Loans to counties, cities or towns			
(notes),	183,800 00		
Loans on depositors' books, . .	175 00		
Deposit in bank, on interest, .	23,070 17		
Deposits in banks, not on interest,	19,937 39		
Expense account,	3,457 28		
Cash on hand,	3,885 93		
	\$4,741,694 27		\$4,741,694 27

Cash on Deposit in Banks, amount in each :—

Agricultural National Bank, Pittsfield,	\$8,669 39
Pittsfield National Bank, Pittsfield,	5,607 45
Third National Bank, Pittsfield,	5,660 55
Berkshire Loan and Trust Co., Pittsfield,	23,070 17

Berkshire County Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

40 shares Housatonic National Bank, Stockbridge,	\$2,300 00
9 shares Pittsfield National Bank, Pittsfield,	700 00
8 shares Pittsfield National Bank, Pittsfield,	800 00
20 shares Pittsfield National Bank, Pittsfield,	2,000 00
20 shares Third National Bank, Pittsfield,	1,500 00
8 shares Third National Bank, Pittsfield,	400 00
9 shares Berkshire Loan and Trust Co., Pittsfield,	900 00
2 shares Berkshire Loan and Trust Co., Pittsfield,	150 00
5 shares First National Bank, Adams,	400 00
10 shares Williamstown National Bank, Williamstown,	600 00
20 shares Williamstown National Bank, Williamstown,	1,200 00
13 shares First National Bank, Adams,	
5 shares First National Bank, Adams,	500 00
2 shares Pittsfield National Bank, Pittsfield,	

Loan on Railroad Stock :—

6 shares Boston & Albany R.R.,	\$400 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$25,000	\$25,000 00	\$25,000 00
Massachusetts 3½s,	75,000	81,370 00	75,000 00
City of Boston, Mass., 4s,	42,000	44,520 00	42,000 00
of Bridgeport, Conn., 3½s,	12,000	12,240 00	12,000 00
of Canton, Ohio, 3½s,	20,000	20,200 00	20,000 00
of Dayton, Ohio, 3½s,	14,000	14,140 00	14,000 00
of Dubuque, Iowa, 4s,	38,000	40,090 00	38,000 00
of Grand Rapids, Mich., 4½s,	25,000	27,562 00	25,000 00
of Lowell, Mass., 4s,	11,000	12,100 00	11,000 00
of Lynn, Mass., 4s,	25,000	27,375 00	25,000 00
of Newton, Mass., 4s,	30,000	31,650 00	30,000 00
of Peoria, Ill., 4s,	15,000	15,300 00	15,000 00*
of Pittsfield, Mass., 4s,	45,000	46,350 00	45,000 00
of Saginaw, Mich., 3½s,	50,000	51,000 00	50,000 00
of Taunton, Mass., 4s,	27,000	27,540 00	27,000 00
of Waltham, Mass., 3½s,	25,000	25,625 00	25,000 00
Town of Braintree, Mass., 4s,	25,000	27,312 00	25,000 00
of Gt Barrington, Mass., 3½s,	82,000	83,392 00	82,000 00
of Marlborough, Mass., 4s,	75,000	79,125 00	75,000 00
of Spencer, Mass., 4s,	35,000	37,275 00	35,000 00
	\$696,000	\$729,166 00	\$696,000 00

* A legal investment when made.

Berkshire County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	First National Bank, Adams, .	\$5,000	\$6,000 00	\$5,000 00
45	Atlantic Nat'l Bank, Boston, .	4,500	5,850 00	4,500 00
109	Atlas National Bank, Boston, .	10,900	12,535 00	10,900 00
27	Blackstone Nat'l Bank, Boston, .	621	• 162 00	621 00
59	First National Bank, Boston, .	5,900	10,443 00	5,900 00
125	Merchants Nat'l Bank, Boston, .	12,500	23,875 00	12,500 00
60	N'l B'k of Commerce, Boston, .	6,000	9,000 00	6,000 00
100	N'l B'k of the Republic, Boston, .	10,000	16,000 00	10,000 00
75	Nat'l Shawmut Bank, Boston, .	7,500	17,625 00	7,500 00
53	Nat'l Webster Bank, Boston, .	5,300	6,254 00	5,300 00
105	New England N'l B'k, Boston, .	10,500	16,485 00	10,500 00
70	Second National Bank, Boston, .	7,000	13,230 00	7,000 00
15	State National Bank, Boston, .	1,500	2,280 00	1,500 00
70	First National Bank, Chicopee, .	7,000	9,100 00	7,000 00
24	Hadley Falls N'l B'k, Holyoke, .	2,400	3,048 00	2,400 00
35	Lee National Bank, Lee, . . .	3,500	5,775 00	3,500 00
51	Adams N'l B'k, North Adams, .	5,100	6,018 00	5,100 00
60	Agricultural N'l B'k, Pittsfield, .	6,000	14,700 00	6,000 00
80	Berkshire Loan and Trust Co., Pittsfield,	8,000	10,000 00	8,000 00
100	Pittsfield Nat'l B'k, Pittsfield, .	10,000	12,500 00	10,000 00
65	Third Nat'l Bank, Pittsfield, . .	6,500	13,000 00	6,500 00
21	Agawam N'l B'k, Springfield, .	2,100	1,890 00	2,100 00
50	Chapin Nat'l B'k, Springfield, .	5,000	6,000 00	5,000 00
130	Chicopee N'l B'k, Springfield, .	13,000	19,500 00	13,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,100 00	2,000 00
25	John Hancock National Bank, Springfield,	2,500	2,550 00	2,500 00
50	Springfield N'l B'k, Springfield, .	5,000	9,250 00	5,000 00
50	Springfield Safe Deposit and Trust Co., Springfield,	5,000	7,500 00	5,000 00
10	Housatonic National Bank, Stockbridge,	1,000	1,500 00	1,000 00
50	Taunton Safe Deposit and Trust Co., Taunton,	5,000	5,000 00	5,000 00
		\$176,321	\$269,170 00	\$176,321 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$30,000	\$31,950 00	\$30,000 00
Boston & Albany R.R. 4s, . . .	35,000	37,100 00	35,000 00
Boston & Lowell R.R. 4s, . . .	50,000	55,750 00	50,000 00

Berkshire County Savings Bank — Continued.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$75,000	\$93,750 00	\$75,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	49,250 00	50,000 00
Cleveland & Pittsburgh R.R. 3½s,	25,000	25,375 00	25,000 00
Cleveland & Pittsburgh R.R. 4½s,	25,000	30,750 00	25,000 00
Concord & Montreal R.R. 4s,	25,000	27,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	39,550 00	35,000 00
Fitchburg R.R. 3½s,	75,000	75,938 00	75,000 00
Fitchburg R.R. 4s,	25,000	27,250 00	25,000 00
Grafton & Upton R.R. 4s,	21,000	16,800 00	21,000 00
Illinois Central R.R. 3s,	75,000	64,500 00	67,937 50
Illinois Central R.R. 3½s,	125,000	123,125 00	125,000 00
Maine Central R.R. 4s,	25,000	26,000 00	25,000 00
New York, New Haven & Hartford R.R. 3½s,	70,000	71,400 00	70,000 00
Penobscot Shore Line R.R. 4s,	50,000	53,000 00	50,000 00
Portland & Rumford Falls R.R. 4s,	20,000	21,600 00	20,000 00
Rumford Falls & Rangeley Lakes R.R. 4s,	15,000	15,750 00	15,000 00
Vermont Valley R.R. 5s,	30,000	33,000 00	30,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,400 00	10,000 00
	\$891,000	\$929,238 00	\$883,937 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$125,000	\$144,375 00	\$125,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,070 17	2 per cent.	\$30,000 00	3¾ per cent.	\$1,951,885 00	5 per cent.
10,000 00	3¼ “	154,500 00	4 “		
110,000 00	3½ “	395,700 00	4½ “		

Berkshire County Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$168,000 00
Estimated value of the same,	168,000 00
Assessed value of the same,	115,000 00
Net income received from same during year ending Oct. 31, 1902,	2,577 27
Number of loans which are of an amount not exceeding \$3,000 each, 758	
Aggregate amount of the same,	920,360 00
Total number of loans upon real estate,	919
Amount of investments from which no income is received,	3,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	200,445 35
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$72,163 84 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 74,252 78 }	146,416 62
Number of accounts opened during the year ending Oct. 31, 1902,	2,018
Number of accounts closed during the year ending Oct. 31, 1902,	1,531
Total number of open accounts Oct. 31, 1902,	12,990
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	11,068 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	835,375 78
Number of same,	13,567
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	755,835 71
Number of same,	8,889
Date of examination by commissioner: September 30.	

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 61.

ROBERT R. ENDICOTT, *President.*CHARLES H. KILHAM, *Treasurer.*CHARLES H. KILHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT R. ENDICOTT,

ROLAND W. BOYDEN,

GEORGE BUTMAN,

JOSEPH A. WALLIS.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits,	\$2,466,188 55
Bank stock, as per schedule, .	106,562 37	Guaranty fund, .	100,000 00
Loans on bank stock,	1,100 00	Interest account, .	2,760 85
Railroad bonds, as per schedule,	400,875 00	Profit and loss ac-	
Real estate (for banking pur-		count,	4,163 62
poses),	20,000 00		
Real estate by foreclosure, .	23,287 59		
Loans on real estate,	1,280,099 80		
Loans on personal security, .	672,821 95		
Loans to counties, cities or towns			
(notes),	15,000 00		
Deposit in bank, on interest, .	7,501 63		
Deposit in bank, not on interest,	7,775 56		
Expense account,	281 01		
Miscellaneous stocks,* . . .	8,887 46		
Cash on hand,	3,920 65		
	\$2,573,113 02		\$2,573,113 02

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Beverly National Bank, Beverly,	\$7,775 56
National Shawmut Bank, Boston,	7,501 63

Loans on Bank Stock, amount on each:—

10 shares Beverly National Bank, Beverly,	\$700 00
2 shares Beverly National Bank, Beverly,	200 00
6 shares First National Bank, Danvers,	200 00

Beverly Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Milton, Mass., 3½s, . . .	\$25,000	\$25,950 00	\$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Beverly, .	\$20,000	\$28,400 00	\$20,000 00
50	Atlas National Bank, Boston, .	5,000	5,750 00	5,000 00
66	Blackstone N'l Bank, Boston, .	1,518	396 00	—
100	Massachusetts N'l B'k, Boston, .	10,000	12,900 00	15,000 00
100	N'l B'k of Commerce, Boston, .	10,000	15,000 00	10,000 00
100	National City Bank, Boston, .	—	100 00	—
200	Nat'l Shawmut Bank, Boston, .	20,000	47,000 00	36,562 37
25	Tremont Nat'l Bank, Boston, .	1,250	125 00	—
18	N'l Grand Bank, Marblehead, .	1,800	1,980 00	1,800 00
71	First National Bank, Salem, .	7,100	4,970 00	7,100 00
67	Mercantile N'l Bank, Salem, .	6,700	6,767 00	6,700 00
87	N'l Exchange Bank, Salem, .	3,045	435 00	—
44	Salem National Bank, Salem, .	4,400	4,180 00	4,400 00
		\$90,813	\$128,003 00	\$106,562 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s,	\$10,000	\$10,700 00	\$10,000 00
Boston & Maine R.R. 3½s,	50,000	50,625 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	75,000	74,625 00	75,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,300 00	10,000 00
Chic., Burlington & Quincy R.R. 5s,	25,000	28,125 00	25,000 00
Cleveland & Pittsburgh R.R. 3½s,	20,000	20,200 00	20,000 00
Erie & Pittsburgh R.R. 3½s,	15,000	15,150 00	15,000 00
Fitchburg R.R. 3½s,	50,000	50,625 00	50,000 00
Illinois Central R.R. 3s,	75,000	63,750 00	66,875 00
Illinois Central R.R. 3½s,	79,000	78,210 00	79,000 00
	\$409,000	\$402,310 00	\$400,875 00

Beverly Savings Bank — Concluded.

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,321 68	0 per cent.	\$321,500 00	4½ per cent.	\$109,531 99	5½ per cent.
7,501 63	2 “	25,000 00	4¾ “	1,100 00	5¾ “
122,000 00	4 “	701,505 08	5 “	232,063 00	6 “
366,000 00	4½ “	25,000 00	5¾ “	10,000 00	6½ “
50,000 00	4¾ “				

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	26,625 00
Net income received from same during year ending Oct. 31, 1902, . .	817 71
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	23,287 59
Assessed value of the same,	16,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 536	
Aggregate amount of the same,	541,057 80
Total number of loans upon real estate,	612
Amount of investments from which no income is received,	5,321 68
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	107,974 77
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$40,794 57 } during the year ending Oct. 31, 1902, { 1¾ per cent., 41,830 94 }	82,625 51
Number of accounts opened during the year ending Oct. 31, 1902, . .	745
Number of accounts closed during the year ending Oct. 31, 1902, . .	557
Total number of open accounts Oct. 31, 1902,	6,803
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,141 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	330,815 34
Number of same,	4,941
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	337,023 93
Number of same,	4,962
Date of examination by commissioner: April 14.	

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 49.

ALONZO H. EVANS, *President.*

JOSEPH C. HOLMES, *Treasurer.*

JOSEPH H. CANNELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALONZO H. EVANS,

LEANDER BEAL,

SAMUEL A. CARLETON,

NATHANIEL J. RUST,

A. H. DAVENPORT,

WILLIAM R. DUPEE,

WILMOT R. EVANS.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits only, 3 to 5 and 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$4,849,500 00	Deposits,	\$28,917,960 20
Loans on public funds,	5,600 00	Guaranty fund,	1,436,112 23
Bank stock, as per schedule, . .	358,200 00	Interest account,	63,993 78
Loans on bank stock,	9,500 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	2,769,685 00	count,	753,624 78
Loan on railroad stock,	10,000 00	Premium account,	36,350 25
Real estate (for banking pur-		Suspense account,	5,283 19
poses),	195,000 00		
Loans on real estate,	12,208,731 29		
Loans on personal security,	8,746,900 00		
Loans to counties, cities or towns			
(notes),	731,900 00		
Deposits in banks, on interest, . .	1,299,246 77		
Expense account,	881 54		
Real estate, rents and expenses, . .	3,877 93		
Cash on hand,	24,301 90		
	<hr/> \$31,213,324 43		<hr/> \$31,213,324 43

Cash on Deposit in Banks, amount in each:—

City Trust Company, Boston,	\$325,468 34
Commercial National Bank, Boston,	15,808 65
Eliot National Bank, Boston,	31,419 78
Faneuil Hall National Bank, Boston,	31,166 35
Mechanics National Bank, Boston,	5,893 12
National Bank of Redemption, Boston,	25,394 59

Boston Five Cents Savings Bank — Continued.

National Security Bank, Boston,	\$110,532 51
National Shawmut Bank, Boston,	98,168 96
Old Colony Trust Company, Boston,	75,763 89
Second National Bank, Boston,	330,869 05
Winthrop National Bank, Boston,	161,615 45
Pocasset National Bank, Fall River,	30,000 00
National Union Bank, Fall River,	20,000 00
First National Bank, Malden,	35,000 00
Pynchon National Bank, Springfield,	2,146 08

Loans on Public Funds, amount on each : —

\$2,000 United States 4s,	\$2,000 00
2,000 City of Boston, Mass., 5s,	1,600 00
2,000 Town of Winthrop, Mass., 5s,	2,000 00

Loans on Bank Stock, amount on each : —

62 shares National Security Bank, Boston,	\$4,000 00
70 shares Atlas National Bank, Boston,	5,500 00

Loan on Railroad Stock : —

67 shares Boston & Albany R.R.,	\$10,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$148,000	\$159,120 00	\$148,000 00
County of Middlesex, Mass., 4s,	80,000	83,400 00	80,000 00
City of Biddeford, Me., 4s,	50,000	50,687 50	50,000 00*
of Boston, Mass., 3½s,	870,000	896,662 50	870,000 00
of Boston, Mass., 4s,	559,000	607,622 50	559,000 00
of Brockton, Mass., 4s,	127,000	134,348 75	127,000 00
of Chelsea, Mass., 4s,	76,000	82,655 00	76,000 00
of Chicago, Ill., 4s,	323,000	346,060 00	323,000 00
of Columbus, Ohio, 4s,	20,000	20,000 00	20,000 00*
of Detroit, Mich., 7s,	21,000	22,680 00	21,000 00
of East Saginaw, Mich., 5s,	8,000	8,260 00	8,000 00
of Fall River, Mass., 3½s,	120,000	121,500 00	120,000 00
of Fall River, Mass., 4s,	365,000	382,987 50	365,000 00
of Haverhill, Mass., 4s,	126,000	131,105 00	126,000 00
of Indianapolis, Ind., 4s,	248,000	271,560 00	248,000 00
of Kansas City, Mo., 4½s,	100,000	111,625 00	100,000 00
of Keene, N. H., 4s,	13,000	13,097 50	13,000 00
of Lowell, Mass., 4s,	60,000	63,575 00	60,000 00
of Lynn, Mass., 4s,	221,000	227,207 50	221,000 00
of Malden, Mass., 4s,	10,000	10,300 00	10,000 00
of Milwaukee, Wis., 3½s,	182,500	184,781 25	182,500 00
of Milwaukee, Wis., 4s,	17,000	17,212 50	17,000 00
of Milwaukee, Wis., 5s,	186,000	202,275 00	186,000 00
of New York, N. Y., 3½s,	100,000	104,500 00	100,000 00*
of Northampton, Mass., 4s,	23,000	24,063 75	23,000 00
of Quincy, Mass., 4s,	30,000	31,050 00	30,000 00

* Legal investments when made.

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Salem, Mass., 5s, . . .	\$100,000	\$102,500 00	\$100,000 00
of Somerville, Mass., 4s, . . .	258,000	273,480 00	258,000 00
of South Norwalk, Conn., 4s, . . .	29,000	29,000 00	29,000 00
Town of Beverly, Mass., 4s, . . .	71,000	74,638 75	71,000 00
of Cromwell, Conn., 3½s, . . .	16,000	16,200 00	16,000 00
of Danvers, Mass., 5s, . . .	49,000	51,695 00	49,000 00
of Melrose, Mass., 4s, . . .	40,000	44,500 00	40,000 00
of Reading, Mass., 4s, . . .	20,000	21,850 00	20,000 00
of Spencer, Mass., 4s, . . .	5,000	5,331 25	5,000 00
of Walpole, Mass., 4s, . . .	16,000	16,160 00	16,000 00
of Weymouth, Mass., 4s, . . .	50,000	51,500 00	50,000 00
of No. Attleborough, Mass. (Fire Dist.), 4s, . . .	72,000	74,880 00	72,000 00
of North Easton, Mass. (Village Dist.), 4s, . . .	40,000	41,800 00	40,000 00
	\$1,849,500	\$5,111,871 25	\$4,849,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	\$25,000	\$28,750 00	\$25,000 00
274	Blackstone Nat'l Bank, Boston, .	6,302	1,644 00	—
130	Boylston Nat'l Bank, Boston, .	13,000	14,300 00	13,000 00
250	First National Bank, Boston, .	25,000	44,250 00	25,000 00
62	Freemans Nat'l Bank, Boston, .	6,200	6,820 00	6,200 00
47	Merchants Nat'l Bank, Boston, .	4,700	8,977 00	4,700 00
168	N'l B'k of Commerce, Boston, .	16,800	25,200 00	16,800 00
108	N'l B'k of Redemption, Boston, .	10,800	18,360 00	10,800 00
202	National City Bank, Boston, .	—	202 00	—
101	Nat'l Exchange Bank, Boston, .	10,100	15,352 00	10,100 00
200	Nat'l Rockland Bank, Boston, .	20,000	31,200 00	20,000 00
517	Nat'l Shawmut Bank, Boston, .	51,700	121,495 00	51,700 00
240	Nat'l Suffolk Bank, Boston, .	24,000	31,920 00	24,000 00
50	National Union Bank, Boston, .	5,000	8,500 00	5,000 00
96	Nat'l Webster Bank, Boston, .	9,600	11,328 00	9,600 00
515	Second National Bank, Boston, .	51,500	97,335 00	51,500 00
283	State National Bank, Boston, .	28,300	43,016 00	28,300 00
150	Suffolk Nat'l Bank, Boston, .	—	900 00	—
35	Third National Bank, Boston, .	—	770 00	—
150	Tremont Nat'l Bank, Boston, .	7,500	750 00	1,500 00
150	Washington N'l Bank, Boston, .	—	750 00	—
400	Winthrop Nat'l Bank, Boston, .	40,000	68,000 00	40,000 00
50	First Nat'l Bank, Marlborough, .	5,000	6,000 00	5,000 00
100	Third Nat'l Bank, Springfield, .	10,000	22,000 00	10,000 00
		\$370,502	\$607,819 00	\$358,200 00

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$6,000	\$6,600 00	\$6,000 00
Boston & Lowell R.R. 4s,	125,000	133,237 50	125,000 00
Boston & Maine R.R. 4s,	300,000	339,750 00	300,000 00
Boston & Maine R.R. 4½s,	50,000	62,500 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	572,000	589,160 00	572,000 00
Chic., Burlington & Quincy R.R. 7s,	18,000	18,270 00	18,000 00
Eastern R.R. 6s,	69,685	75,359 80	69,685 00
Fitchburg R.R. 4s,	65,000	69,675 00	65,000 00
Illinois Central R.R. 3½s,	200,000	198,000 00	200,000 00
Manchester & Lawrence R.R. 4s, . .	174,000	187,920 00	174,000 00
New York & New England R.R. 6s,	290,000	303,050 00	290,000 00
New York, New Haven & Hartford R.R. 3½s,	100,000	102,000 00	100,000 00
Old Colony R.R. 4s,	800,000	875,000 00	800,000 00
	\$2,769,685	\$2,960,522 30	\$2,769,685 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$931,207 57	2 per cent.	\$333,000 00	3½ per cent.	\$1,539,691 29	5 per cent.
40,893 12	2½ "	9,610,500 00	4 "	9,400 00	5½ "
1,594,250 00	3½ "	269,200 00	4½ "	162,850 00	5½ "
65,000 00	3½ "	2,320,400 00	4½ "	127,900 00	5½ "
150,000 00	3½ "	121,000 00	4½ "	33,186 08	6 "
250,000 00	3½ "	2,745,750 00	4½ "	2,000 00	6½ "
50,000 00	3½ "	63,000 00	4½ "	700 00	6½ "
1,091,000 00	3½ "	1,500,950 00	4½ "		

Amount invested in real estate for banking purposes,	\$195,000 00
Estimated value of the same,	300,000 00
Assessed value of the same,	340,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	432 90
Number of loans which are of an amount not exceeding \$3,000 each, 410	
Aggregate amount of the same,	758,581 29
Total number of loans upon real estate,	887
Amount of investments from which no income is received,	2,146 08
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	1,216,799 02
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$453,166 13 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 462,542 45 }	915,708 58
Number of accounts opened during the year ending Oct. 31, 1902, . . .	18,240
Number of accounts closed during the year ending Oct. 31, 1902, . . .	12,017
Total number of open accounts Oct. 31, 1902,	178,650

Boston Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$72,171 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	6,751,226 06
Number of same,	182,366
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	6,324,893 81
Number of same,	128,199
Date of examination by commissioners: October 23, 24.	

BOSTON PENNY SAVINGS BANK — BOSTON.

Incorporated March 9, 1861. Present number of corporators, 79.

JOHN REYNOLDS, *President.*

WILLIAM H. DURKEE, *Treasurer.*

LOUIS M. CLARK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN REYNOLDS,

LEWIS F. PERRY,

ALBERT H. HIGGINS,

WILLIAM A. RUST,

J. T. EAGER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Railroad bonds, as per schedule,	\$100,000 00	Deposits,	\$3,284,830 98
Real estate (for banking purposes),	125,000 00	Guaranty fund, . .	100,000 00
Real estate by foreclosure,	28,465 00	Interest account, .	46,718 19
Loans on real estate,	2,104,240 00		
Loans on personal security,	985,950 00		
Deposits in banks, on interest, . .	80,509 09		
Expense account,	1,108 04		
Cash on hand,	6,277 04		
	\$3,431,549 17		\$3,431,549 17

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$43,949 37
National Bank of the Republic, Boston,	36,559 72

Boston Penny Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$100,000	\$100,000 00	\$100,000 00
Illinois Central R.R. 3½s,	100,000	100,000 00	100,000 00
	\$200,000	\$200,000 00	\$200,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80,509 09	2½ per cent.	\$160,000 00	4¾ per cent.	\$50,550 00	5½ per cent.
207,000 00	4¼ “	1,983,840 00	5 “	105,400 00	6 “
543,400 00	4½ “	25,000 00	5¼ “	15,000 00	6½ “

Amount invested in real estate for banking purposes,	\$125,000 00
Estimated value of the same,	125,000 00
Assessed value of the same,	69,000 00
Net income received from same during year ending Oct. 31, 1902,	3,947 35
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	28,465 00
Assessed value of the same,	33,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 103	
Aggregate amount of the same,	222,600 00
Total number of loans upon real estate,	340
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	144,476 65
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable the day following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$53,685 89 } during the year ending Oct. 31, 1902, { 2 per cent., 58,234 07 }	111,919 96
Number of accounts opened during the year ending Oct. 31, 1902,	2,784
Number of accounts closed during the year ending Oct. 31, 1902,	1,837
Total number of open accounts Oct. 31, 1902,	11,584
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	12,297 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	955,950 34
Number of same,	18,296
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	561,247 30
Number of same,	10,500
Date of examination by commissioner: April 3.	

BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 37.

BENJAMIN F. DYER, *President*.

C. HARRISON HOBART, *Treasurer*.

C. HARRISON HOBART, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

BENJAMIN F. DYER,

N. H. HUNT,

L. B. HOLLIS.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$27,000 00	Deposits, . . .	\$382,491 56
Bank stock, as per schedule, .	23,730 00	Guaranty fund, .	11,414 24
Railroad bonds, as per schedule, .	95,000 00	Interest account, .	8,303 03
Boston Terminal Co. bonds, .	20,000 00	Profit and loss account, . . .	1,988 75
Real estate by foreclosure, .	3,143 38	Suspense account, .	275 00
Loans on real estate, . . .	190,895 00		
Loans on personal security, .	31,750 00		
Deposit in bank, on interest, .	11,604 08		
Premium account, . . .	1,240 00		
Cash on hand, . . .	110 12		
	\$404,472 58		\$404,472 58

Cash on Deposit in Bank :—

National Shawmut Bank, Boston, \$11,604 08

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,450 00	\$5,000 00
City of Boston, Mass., 4s, . .	5,000	5,387 50	5,000 00
of Kansas City, Mo., 4½s, . .	10,000	11,100 00	10,000 00
of Worcester, Mass., 4½s, . .	2,000	2,055 00	2,000 00
Town of Braintree, Mass., 4s, .	5,000	5,450 00	5,000 00
	\$27,000	\$29,442 50	\$27,000 00

Braintree Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	\$460	\$120 00	\$60 00
23	Central National Bank, Boston,	2,300	2,875 00	2,300 00
15	Freemans Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
20	Manufacturers N'l B'k, Boston,	—	40 00	—
7	Merchants Nat'l Bank, Boston,	700	1,337 00	700 00
28	Mt. Vernon N'l Bank, Boston,	2,800	2,856 00	2,800 00
25	N'l B'k of Redemption, Boston,	2,500	4,250 00	2,500 00
8	Nat'l Exchange Bank, Boston,	800	1,216 00	800 00
36	Nat'l Shawmut Bank, Boston,	3,600	8,460 00	5,400 00
15	State National Bank, Boston, .	1,500	2,280 00	1,500 00
17	Tremont Nat'l Bank, Boston, .	850	85 00	170 00
8	Winthrop Nat'l Bank, Boston,	800	1,360 00	800 00
25	Brockton Nat'l Bank, Brockton,	2,500	3,000 00	2,500 00
16	Union Market National Bank, Watertown, .	1,600	2,240 00	1,600 00
11	Union Nat'l Bank, Weymouth,	1,100	825 00	1,100 00
		\$23,730	\$32,349 00	\$23,730 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Concord & Montreal R.R. 6s,	\$5,000	\$5,912 50	\$5,000 00
Boston & Maine R.R. 4s,	5,000	5,630 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	4,950 00	5,000 00
Concord & Montreal R.R. 4s, . . .	1,000	1,077 50	1,000 00
Fitchburg R.R. 4s,	13,000	14,042 50	13,000 00
Fitchburg R.R. 5s,	1,000	1,075 00	1,000 00
Illinois Central R.R. 3½s,	5,000	4,925 00	5,000 00
Maine Central R.R. 4s,	2,000	2,090 00	2,000 00
Maine Central R.R. 4½s,	3,000	3,255 00	3,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,350 00	5,000 00*
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	6,100 00	5,000 00
Old Colony R.R. 4s,	10,000	11,200 00	10,000 00
Penobscot Shore Line R.R. 4s, . .	5,000	5,375 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,100 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,825 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,000 00	5,000 00
Vermont Valley R.R. 5s,	5,000	5,512 50	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,525 00	5,000 00
	\$95,000	\$103,945 00	\$95,000 00

* A legal investment when made.

Braintree Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,604 08	2 per cent.	\$130,515 00	5 per cent.	\$63,230 00	6 per cent.
10,000 00	4 “	2,500 00	5½ “	1,400 00	7 “
15,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,143 38
Assessed value of the same,	2,600 00
Number of loans which are of an amount not exceeding \$3,000 each, 173	
Aggregate amount of the same,	161,345 00
Total number of loans upon real estate,	166
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	18,265 31
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,388 82 } during the year ending Oct 31, 1902, . { 2 per cent., 6,840 79 }	13,229 61
Number of accounts opened during the year ending Oct. 31, 1902, .	218
Number of accounts closed during the year ending Oct 31, 1902, .	123
Total number of open accounts Oct. 31, 1902,	1,187
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	956 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	98,009 80
Number of same,	1,480
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	64,139 42
Number of same,	1,090
Date of examination by commissioner: January 28.	

BRIDGEWATER SAVINGS BANK — BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 19.

LAFAYETTE KEITH, *President.*

SAMUEL P. GATES, *Treasurer.*

GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL P. GATES,

EDWARD A. HEWITT,

GUSTAVUS J. LOWE,

PAUL O. CLARK,

JOHN H. FAIRBANKS.

Open for business every business day, 8 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$71,000 00	Deposits,	\$676,644 51
Bank stock, as per schedule, .	52,691 75	Guaranty fund, .	35,000 00
Loans on bank stock,	300 00	Interest account, .	5,523 28
Railroad bonds, as per schedule, .	139,862 50	Profit and loss account,	2,438 44
Boston Terminal Co. bonds, .	5,000 00	Suspense account, .	56 00
Real estate (for banking purposes),	5,450 00		
Real estate by foreclosure, . . .	10,000 00		
Loans on real estate,	344,789 79		
Loans on personal security, . . .	70,676 50		
Loans on depositors' books, . . .	225 00		
Deposit in bank, on interest, . .	12,568 98		
Expense account,	704 76		
Cash on hand,	6,392 95		
	<hr/>		<hr/>
	\$719,662 23		\$719,662 23

Cash on Deposit in Bank : —

First National Bank, Boston, \$12,568 98

Loans on Bank Stock, amount on each : —

1 share Wachusett National Bank, Fitchburg, \$100 00
 3 shares First National Bank, Boston, 200 00

Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 4s, . . .	\$5,000	\$5,250 00	\$5,000 00
of Bay City, Mich., 5s, . . .	10,000	11,700 00	10,000 00
of Canton, Ohio, 5s, . . .	5,000	5,162 50	5,000 00
of Chicago, Ill., 4s, . . .	5,000	5,400 00	5,000 00
of Dayton, Ohio, 5s, . . .	5,000	5,750 00	5,000 00
of Kansas City, Mo., 4½s, . . .	5,000	5,581 25	5,000 00
of Lewiston, Me., 5s, . . .	5,000	5,975 00	5,000 00
of Milwaukee, Wis., 5s, . . .	15,000	16,562 50	15,000 00
of New Bedford, Mass., 3½s, . . .	5,000	5,200 00	5,000 00
of Saginaw, Mich., 5s, . . .	1,000	1,020 00	1,000 00
of Springfield, Ohio, 5s, . . .	10,000	11,625 00	10,000 00
	\$71,000	\$79,226 25	\$71,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Abington N'l Bank, Abington,	\$1,300	\$1,235 00	\$1,300 00
50	Blackstone N'l Bank, Boston,	1,150	300 00	1,150 00
44	Boylston Nat'l Bank, Boston, .	4,400	4,840 00	5,546 75
10	Faneuil Hall N'l Bank, Boston,	1,000	1,370 00	1,000 00
55	Fourth National Bank, Boston,	5,500	7,150 00	5,875 00
20	Freemans Nat'l Bank, Boston,	2,000	2,200 00	2,000 00
10	Merchants Nat'l Bank, Boston,	1,000	1,910 00	1,000 00
30	N'l B'k of Redemption, Boston,	3,000	5,100 00	3,000 00
20	Nat'l Rockland Bank, Boston, .	2,000	3,120 00	2,770 00
6	Nat'l Security Bank, Boston, .	600	1,500 00	600 00
69	Nat'l Shawmut Bank, Boston, .	6,900	16,215 00	10,350 00
8	National Suffolk Bank, Boston,	800	1,064 00	800 00
10	South End Nat'l Bank, Boston,	1,000	820 00	1,000 00
22	State National Bank, Boston, .	2,200	3,344 00	2,200 00
10	Washington N'l Bank, Boston,	-	50 00	-
30	Brockton N'l Bank, Brockton,	3,000	3,600 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	3,850 00	2,200 00
25	Blue Hill Nat'l Bank, Milton, .	2,500	3,500 00	2,500 00
8	Plymouth N'l Bank, Plymouth,	800	880 00	800 00
36	Bristol Co. N'l Bank, Taunton,	3,600	4,320 00	3,600 00
20	Taunton Safe Deposit & Trust Company, Taunton, . . .	2,000	2,000 00	2,000 00
		\$46,950	\$68,368 00	\$52,691 75

Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$5,000	\$5,487 50	\$5,000 00
Boston & Maine R.R. 4½s, . . .	10,000	12,500 00	10,000 00
Burlington & Missouri River R.R. 6s,	5,000	5,950 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,062 50	5,000 00
Fitchburg R.R. 4½s,	5,000	5,500 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,400 00	5,000 00
Illinois Central R.R. 3½s,	10,000	9,900 00	10,000 00
Illinois Central R.R. 4s,	15,000	16,650 00	15,000 00
Mahoning Coal R.R. 5s,	5,000	6,300 00	5,000 00
Maine Central R.R. 7s,	20,000	25,600 00	20,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	5,000	6,150 00	5,000 00
New York & New England R.R. 6s,	5,000	5,225 00	5,000 00
Northern Illinois R.R. 5s,	5,000	5,450 00	5,000 00
Old Colony R.R. 4s,	10,000	11,250 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	2,000	2,160 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
Troy & Boston R.R. 7s,	5,000	7,450 00	7,862 50
Upper Coos R.R. 4½s,	10,000	11,550 00	10,000 00
	\$137,000	\$160,585 00	\$139,862 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,775 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,568 98	1½ per cent.	\$31,000 00	4½ per cent.	\$8,500 00	5½ per cent.
4,000 00	4 " "	10,000 00	4¾ " "	131,441 29	6 " "
10,000 00	4¼ " "	221,050 00	5 " "		

Bridgewater Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$5,450 00
Estimated value of the same,	5,450 00
Assessed value of the same,	6,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	12 41
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,000 00
Assessed value of the same,	5,300 00
Net income received from same during year ending Oct. 31, 1902, . . .	294 77
Number of loans which are of an amount not exceeding \$3,000 each, 254	
Aggregate amount of the same,	218,691 29
Total number of loans upon real estate, 245	
Amount of investments from which no income is received,	18,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	35,820 34
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.	
Rate and amount of each semi-annual dividend } $1\frac{3}{4}$ per cent., \$11,167 28 } during the year ending Oct. 31, 1902, . . . } $1\frac{3}{4}$ per cent., 11,324 75 }	22,492 03
Number of accounts opened during the year ending Oct. 31, 1902, . . .	269
Number of accounts closed during the year ending Oct. 31, 1902, . . .	229
Total number of open accounts Oct. 31, 1902,	2,199
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,208 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	130,283 72
Number of same,	1,931
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	140,750 27
Number of same,	1,905
Date of examination by commissioner: April 28.	

BRIGHTON FIVE CENTS SAVINGS BANK — (Ward 25) BOSTON.

Incorporated March 28, 1861. Present number of corporators, 74.

N. WARREN SANBORN, *President.*

GEORGE E. BROCK, *Treasurer.*

GEORGE E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. WARREN SANBORN,

WEBSTER F. WARREN,

BENJAMIN M. FISKE,

FRANK G. NEWHALL,

GRANVILLE A. FULLER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; and for deposits only, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$137,575 00	Deposits,	\$1,265,097 25
Bank stock, as per schedule, .	19,634 00	Guaranty fund, . .	30,700 00
Railroad bonds, as per schedule, .	351,084 50	Interest account, .	20,500 89
Loan on railroad stock, . . .	400 00	Profit and loss account,	3,162 47
Boston Terminal Co. bonds, . .	20,000 00	Due on mortgage loans,	13,525 00
Real estate (for banking purposes),	7,000 00	Rent account, . . .	493 57
Real estate by foreclosure, . .	4,827 90		
Loans on real estate,	688,755 00		
Loans on personal security, . .	68,675 00		
Deposit in bank, on interest, .	27,388 52		
Expense account,	1,503 19		
Suspense account,	143 90		
Miscellaneous stocks and bonds,*	5,000 00		
Cash on hand,	1,492 17		
	\$1,333,479 18		\$1,333,479 18

* Taken to secure indebtedness.

Cash on Deposit in Bank: —

National Market Bank of Brighton, Boston, \$27,388 52

Loan on Railroad Stock: —

3 shares Boston & Albany R.R., \$400 00

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, . . .	\$5,000	\$5,487 50	\$5,000 00
City of Belfast, Me., 4s, . . .	10,000	10,825 00	10,000 00
of Boston, Mass., 3½s, . . .	10,000	10,500 00	10,575 00
of Boston, Mass., 4s, . . .	5,000	5,525 00	5,000 00
of Bridgeport, Conn., 4s, . . .	5,000	5,537 50	5,000 00
of Brockton, Mass., 4s, . . .	5,000	5,266 25	5,000 00
of Cambridge, Mass., 6s, . . .	1,000	1,000 00	1,000 00
of Central Falls, R.I., 4s, . . .	5,000	5,275 00	5,000 00
of Chelsea, Mass., 4s, . . .	2,000	2,102 50	2,000 00
of Chicago, Ill., 4s, . . .	10,000	10,800 00	10,000 00
of Chicopee, Mass., 4s, . . .	5,000	5,472 50	5,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,000 00	3,000 00*
of Everett, Mass., 4s, . . .	5,000	5,518 75	5,000 00
of Gloucester, Mass., 4s, . . .	1,000	1,000 00	1,000 00
of Kansas City, Mo., 4½s, . . .	25,000	27,906 25	25,000 00
of Lynn, Mass., 4s, . . .	6,000	6,120 00	6,000 00
of Newton, Mass., 4s, . . .	10,000	11,400 00	10,000 00
of St. Joseph, Mo., 3½s, . . .	20,000	20,200 00	20,000 00
Town of Winchester, Mass., 4s, . . .	4,000	4,320 00	4,000 00
	\$137,000	\$147,256 25	\$137,575 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone Nat'l Bank, Boston,	\$184	\$48 00	\$184 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,320 00	1,200 00
5	Central National Bank, Boston,	500	625 00	500 00
15	Eliot National Bank, Boston, .	1,500	2,490 00	1,500 00
14	Freemans Nat'l Bank, Boston,	1,400	1,540 00	1,400 00
25	Lincoln Nat'l Bank, Boston, .	250	125 00	250 00
10	Merchants Nat'l Bank, Boston,	1,000	1,910 00	1,000 00
30	Metropolitan Nat'l B'k, Boston,	3,000	3,210 00	3,000 00
13	N'l B'k of Redemption, Boston,	1,300	2,210 00	1,300 00
30	N'l Market Bank of Brighton, Boston, . . .	3,000	3,060 00	3,000 00
4	National Suffolk Bank, Boston,	400	532 00	400 00
13	Nat'l Webster Bank, Boston, .	1,300	1,534 00	1,300 00
18	Old Boston N'l Bank, Boston, .	1,800	1,998 00	1,800 00
13	State National Bank, Boston, .	1,300	1,976 00	1,300 00
6	Suffolk National Bank, Boston,	—	36 00	—
10	Third National Bank, Boston, .	—	220 00	—

Brighton Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Tremont Nat'l Bank, Boston, .	\$600	\$60 00	\$600 00
5	First National Bank, Lynn, .	500	590 00	500 00
4	Union Market National Bank, Watertown,	400	560 00	400 00
		\$19,634	\$24,044 00	\$19,634 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,600 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	30,000	32,065 00	30,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,875 00	7,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,127 50	3,000 00
Chic., Burlington & Quincy R.R. 3½s,	25,000	24,875 00	25,000 00
Chic., Burlington & Quincy R.R. 4s, .	10,000	10,725 00	11,075 00
Cleveland & Pittsburgh R.R. 3½s, .	15,000	15,675 00	15,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,800 00	9,997 50
Dexter & Piscataquis R.R. 4s, . . .	10,000	11,000 00	11,200 00
Erie & Pittsburgh R.R. 3½s, . . .	10,000	10,100 00	10,437 50
Fitchburg R.R. 4s,	32,000	34,750 00	33,482 50
Fitchburg R.R. 4½s,	4,000	4,400 00	4,000 00
Fitchburg R.R. 5s,	7,000	7,410 00	7,000 00
Illinois Central R.R. 3½s,	10,000	9,900 00	9,962 50
Illinois Central R.R. 4s,	20,000	22,200 00	22,650 00
Maine Central R.R. 4s,	16,000	16,680 00	16,000 00
Maine Central R.R. 5s,	1,500	1,683 75	1,500 00
Maine Central R.R. 7s,	6,000	7,680 00	6,000 00
Maine Central and European & North American R.R. 4s, . . .	10,000	10,900 00	10,000 00
Menominee Extension R.R. 7s, . . .	500	620 00	500 00
New York & New England R.R. 7s,	8,000	8,500 00	8,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	20,400 00	21,050 00
Old Colony R.R. 4s,	9,000	9,962 50	9,000 00
Penobscot Shore Line R.R. 4s, . . .	20,000	21,200 00	22,050 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	12,100 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
Troy & Boston R.R. 7s,	10,000	14,900 00	15,542 00
Winona & St. Peters R.R. 7s, . . .	5,000	6,825 00	6,000 00
Worcester, Nashua & Rochester R.R. 4s,	5,000	5,475 00	5,637 50
	\$334,000	\$365,428 75	\$351,084 50

Brighton Five Cents Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,388 52 25,000 00	2 per cent. 4 “	\$23,000 00 602,900 00	4½ per cent. 5 “	\$27,300 00 79,630 00	5½ per cent. 6 “

Amount invested in real estate for banking purposes,	\$7,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	7,400 00
Net income received from same during year ending Oct. 31, 1902,	35 74
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,827 90
Assessed value of the same,	8,600 00
Net income received from same during year ending Oct. 31, 1902,	432 51
Number of loans which are of an amount not exceeding \$3,000 each, 203	
Aggregate amount of the same,	307,080 00
Total number of loans upon real estate,	366
Amount of investments from which no income is received,	6,034 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	56,103 58
Times for the dividends fixed by the by-laws: first Saturday in January and July; payable the following Monday.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$19,455 36 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 19,878 79 }	39,334 15
Number of accounts opened during the year ending Oct. 31, 1902,	743
Number of accounts closed during the year ending Oct. 31, 1902,	433
Total number of open accounts Oct. 31, 1902,	4,982
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,927 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	293,155 56
Number of same,	6,205
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	240,843 64
Number of same,	3,589
Date of examination by commissioner: January 16.	

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 68.

JOSEPH E. WILBAR, *President.*

ALFRED C. PLACE, *Treasurer.*

ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR,

EZRA DAVOL,

SILAS D. PRESBREY,

WILLIAM H. FOX,

ZACHEUS SHERMAN.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,093,000 00	Deposits,	\$5,070,503 86
Bank stock, as per schedule, .	231,900 00	Guaranty fund, .	253,000 00
Loans on bank stock,	7,700 00	Interest account, .	27,999 40
Railroad bonds, as per schedule,	960,000 00	Profit and loss ac-	
Boston Terminal Co bonds, .	200,000 00	count,	23,038 37
Real estate (for banking pur-			
poses),	25,000 00		
Loans on real estate,	1,146,510 00		
Loans on personal security, .	1,445,425 00		
Loans to counties, cities or towns			
(notes),	124,000 00		
Deposits in banks, on interest, .	134,725 36		
Expense account,	699 20		
Cash on hand,	5,582 07		
	\$5,374,541 63		\$5,374,541 63

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$53,431 20
National Exchange Bank, Boston,	11,521 84
Holyoke National Bank, Holyoke,	15,000 00
Pynchon National Bank, Springfield,	3,552 05
Bristol County National Bank, Taunton,	26,220 27
Machinists National Bank, Taunton,	25,000 00

Bristol County Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

10 shares First National Bank, New Bedford,	\$1,000 00
12 shares Taunton National Bank, Taunton,	600 00
55 shares Taunton National Bank, Taunton,	5,000 00
10 shares Taunton National Bank, Taunton,	700 00
7 shares Taunton National Bank, Taunton,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$50,000	\$54,000 00	\$50,000 00
City of Brockton, Mass., 4s,	35,000	37,200 00	35,000 00
of Chelsea, Mass., 4s,	50,000	52,000 00	50,000 00
of Chicago, Ill., 4s,	100,000	106,000 00	100,000 00
of Columbus, Ohio, 4s,	50,000	51,300 00	50,000 00*
of Dayton, Ohio, 4s,	20,000	20,200 00	20,000 00
of Detroit, Mich., 4s,	50,000	55,000 00	50,000 00
of Gloucester, Mass., 4s,	25,000	25,750 00	25,000 00
of Haverhill, Mass., 4s,	50,000	55,000 00	50,000 00
of Holyoke, Mass., 4s,	50,000	52,000 00	50,000 00
of Kansas City, Mo., 4s,	25,000	26,000 00	25,000 00
of Kansas City, Mo., 4½s,	25,000	27,500 00	25,000 00
of Lynn, Mass., 4s,	20,000	20,400 00	20,000 00
of Malden, Mass., 4s,	50,000	52,000 00	50,000 00
of Manchester, N. H., 4s,	25,000	26,750 00	25,000 00
of Minneapolis, Minn., 4s,	25,000	27,000 00	25,000 00
of New Bedford, Mass., 3½s,	15,000	15,300 00	15,000 00
of New Bedford, Mass., 4s,	35,000	38,850 00	35,000 00
of New London, Conn., 4s,	30,000	32,400 00	30,000 00
of Newport, R. I., 4s,	10,000	10,100 00	10,000 00
of Newton, Mass., 4s,	50,000	54,000 00	50,000 00
of Pawtucket, R. I., 4s,	20,000	20,600 00	20,000 00*
of Providence, R. I., 3s,	50,000	50,000 00	50,000 00
of Providence, R. I., 5s,	23,000	23,460 00	23,000 00
of Somerville, Mass., 4s,	20,000	20,200 00	20,000 00
of Springfield, Ohio, 4½s,	20,000	21,400 00	20,000 00
of Taunton, Mass., 4s,	50,000	54,100 00	50,000 00
of Woonsocket, R. I., 4s,	50,000	53,400 00	50,000 00*
Town of Cranston, R. I., 4s,	50,000	54,000 00	50,000 00
of Rockland, Mass., 4s,	20,000	21,000 00	20,000 00
	\$1,093,000	\$1,156,910 00	\$1,093,000 00

* Legal investments when made.

Bristol County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,000 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,500 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,700 00	10,000 00
100	First National Bank, Boston, .	10,000	17,700 00	10,000 00
31	Freemans Nat'l Bank, Boston,	3,100	3,410 00	3,100 00
150	Merchants Nat'l Bank, Boston,	15,000	28,650 00	15,000 00
100	Metropolitan N'l B'k, Boston,	10,000	10,700 00	10,000 00
50	Mt. Vernon Nat'l B'k, Boston,	5,000	5,100 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	15,000 00	10,000 00
150	N'l B'k of Redemption, Boston,	15,000	25,500 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	10,000 00
100	Nat'l Exchange Bank, Boston,	10,000	15,200 00	10,000 00
50	Nat'l Rockland Bank, Boston, .	5,000	7,800 00	5,000 00
100	National Union Bank, Boston,	10,000	17,000 00	10,000 00
100	Peoples National B'k, Boston,	10,000	12,000 00	10,000 00
100	Second National Bank, Boston,	10,000	18,900 00	10,000 00
108	State National Bank, Boston, .	10,800	16,416 00	10,800 00
25	Tremont Nat'l Bank, Boston, .	1,250	125 00	—
50	First National Bank, Chelsea, .	5,000	5,000 00	5,000 00
30	First N'l Bank, North Easton,	3,000	3,750 00	3,000 00
100	Bristol Co. Nat'l B'k, Taunton,	10,000	12,000 00	10,000 00
150	Machinists Nat'l B'k, Taunton,	15,000	24,000 00	15,000 00
200	Taunton Nat'l Bank, Taunton,	20,000	23,000 00	20,000 00
100	Third Nat'l Bank, Springfield,	10,000	22,000 00	10,000 00
		\$233,150	\$342,951 00	\$231,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 3½s, . . .	\$50,000	\$52,000 00	\$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	50,000	54,500 00	50,000 00
Boston & Lowell R.R. 4s,	50,000	50,500 00	50,000 00
Boston & Maine R.R. 3½s,	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s,	50,000	55,500 00	50,000 00
Boston & Providence R.R. 4s, . . .	50,000	53,500 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	50,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	53,500 00	50,000 00
Fitchburg R.R. 3½s,	100,000	100,000 00	100,000 00
Fitchburg R.R. 4s,	40,000	40,000 00	40,000 00
Illinois Central R.R. 3½s,	50,000	50,000 00	50,000 00
Maine Central R.R. 4s,	25,000	25,750 00	25,000 00
Maine Central R.R. 4½s,	25,000	26,750 00	25,000 00

Bristol County Savings Bank — Continued.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
New York, New Haven & Hartford R.R. 3½s,	\$50,000	\$51,000 00	\$50,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	56,500 00	50,000 00
Old Colony R.R. 4s,	150,000	165,000 00	150,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	20,000 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	52,900 00	50,000 00
	\$960,000	\$1,007,900 00	\$960,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$200,000	\$231,000 00	\$200,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$91,173 31	2 per cent.	\$80,000 00	4½ per cent.	\$444,430 00	5 per cent.
25,000 00	3 “	293,100 00	4½ “	63,175 00	5½ “
20,000 00	3½ “	40,000 00	4½ “	126,240 00	5½ “
40,000 00	3½ “	586,025 00	4½ “	30,000 00	5½ “
20,000 00	3½ “	250,600 00	4½ “	314,865 00	6 “
433,752 05	4 “				

Amount invested in real estate for banking purposes, \$25,000 00
 Estimated value of the same, 30,000 00
 Assessed value of the same, 31,500 00
 Number of loans which are of an amount not exceeding \$3,000 each, 557
 Aggregate amount of the same, 483,030 00
 Total number of loans upon real estate, 608
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 229,549 40
 Times for the dividends fixed by the by-laws: April 1 and October 1;
 payable on same days.

Bristol County Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$96,639 88 } during the year ending Oct. 31, 1902, { 1½ per cent., 85,508 51 }	\$182,148 39
Number of accounts opened during the year ending Oct. 31, 1902,	1,216
Number of accounts closed during the year ending Oct. 31, 1902,	1,113
Total number of open accounts Oct. 31, 1902,	11,822
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	9,431 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	652,207 28
Number of same,	9,064
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	744,301 11
Number of same,	8,723
Date of examination by commissioner: April 15.	

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 34.

ALFRED A. LAMPREY, *President.*

GILBERT E. HOOD, *Treasurer.*

GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALFRED A. LAMPREY,

THOMAS SCOTT,

AARON A. CURRIER,

WILLIAM F. RUTTER,

LANGDON E. LOCKE.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$239,600 00	Deposits,	\$2,418,709 99
Bank stock, as per schedule, .	84,250 00	Guaranty fund, . .	98,600 00
Loans on bank stock,	41,050 00	Interest account, . .	16,591 17
Railroad bonds, as per schedule,	278,750 00	Profit and loss ac-	
Real estate by foreclosure, . .	15,000 00	count,	10,000 00
Loans on real estate,	1,274,858 50		
Loans on personal security, . .	564,450 00		
Loans to counties, cities or towns			
(notes),	14,110 00		
Deposit in bank, on interest, . .	11,547 71		
Deposit in bank, not on interest,	5,000 00		
Bank stock,*	13,500 00		
Cash on hand,	1,784 95		
	\$2,543,901 16		\$2,543,901 16

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

Lawrence National Bank, Lawrence, \$16,547 71

Loans on Bank Stock, amount on each :—

29 shares Lawrence National Bank, Lawrence,	} \$4,800 00
10 shares Arlington National Bank, Lawrence,	
10 shares Merchants' National Bank, Lawrence,	
3 shares Bay State National Bank, Lawrence,	
9 shares Methuen National Bank, Methuen,	

Broadway Savings Bank — Continued.

11 shares Lawrence National Bank, Lawrence,	\$750 00
100 shares Methuen National Bank, Methuen,	8,000 00
150 shares Merchants' National Bank, Boston,	14,000 00
100 shares First National Bank, Nashua, N. H.,	10,000 00
7 shares Beverly National Bank, Beverly,	} 3,500 00
30 shares Lawrence National Bank, Lawrence,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s,	\$10,000	\$10,850 00	\$10,000 00
City of Chicago, Ill., 4s,	25,000	26,750 00	25,000 00
of Concord, N. H., 4s,	25,000	27,250 00	25,000 00
of East Providence, R. I., 4s,	55,000	57,750 00	55,000 00*
of Fort Wayne, Ind, 3½s,	20,000	20,200 00	20,000 00
of Lawrence, Mass., 4s,	10,000	11,000 00	10,000 00
of Lynn, Mass., 4s,	15,000	16,250 00	15,000 00
of Peoria, Ill., 4½s,	18,000	18,720 00	18,000 00*
of Quincy, Mass., 3½s,	8,000	8,040 00	8,000 00
of Saginaw, Mich., 3½s,	21,600	21,600 00	21,600 00
Town of Ft. Fairfield, Me., 4½s,	11,000	11,550 00	11,000 00
of Marlborough, Mass., 4s,	5,000	5,250 00	5,000 00
of Methuen, Mass., 4s,	10,000	10,800 00	10,000 00
of Wakefield, Mass., 3½s,	6,000	6,050 00	6,000 00
	\$239,600	\$252,060 00	\$239,600 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Colonial Nat'l Bank, Boston,	\$5,000	\$7,500 00	\$7,500 00
50	Eliot National Bank, Boston,	5,000	8,300 00	5,000 00
50	Manufacturers' N'l B'k, Boston,	—	100 00	—
100	N'l B'k of Commerce, Boston,	10,000	15,000 00	10,000 00
100	N'l B'k of Redemption, Boston,	10,000	17,000 00	10,000 00
44	National City Bank, Boston,	—	44 00	—
186	Nat'l Shawmut Bank, Boston,	18,600	43,710 00	27,900 00
33	Nat'l Webster Bank, Boston,	3,300	3,894 00	3,300 00
5	State National Bank, Boston,	500	760 00	500 00
66	Suffolk Nat'l Bank, Boston,	—	396 00	—
85	Tremont Nat'l Bank, Boston,	4,250	425 00	1,250 00
64	Bay State N'l Bank, Lawrence,	4,800	7,360 00	4,800 00
140	Lawrence N'l B'k, Lawrence,	14,000	16,100 00	14,000 00
		\$75,450	\$120,589 00	\$84,250 00

Broadway Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,000 00	\$50,000 00
Boston & Maine R.R. 3s, . . .	25,000	23,000 00	23,750 00
Boston & Maine R.R. 4s, . . .	10,000	12,400 00	10,000 00
Boston & Providence R.R. 4s, . . .	50,000	53,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	50,000	54,000 00	50,000 00
Fitchburg R.R. 5s, . . .	50,000	53,500 00	50,000 00
Old Colony R.R. 4s, . . .	25,000	27,875 00	25,000 00
Portland & Ogdensburg R.R. 3½s, . . .	20,000	20,000 00	20,000 00
	\$280,000	\$295,275 00	\$278,750 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,547 71	3 per cent.	\$225,000 00	4½ per cent.	\$11,175 00	5½ per cent.
10,000 00	3.60 "	349,225 00	4½ "	14,575 00	6 "
176,610 00	4 "	50,000 00	4¾ "	1,800 00	7 "
20,000 00	4½ "	1,036,083 50	5 "		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$15,000 00
Assessed value of the same,	18,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	36 36
Number of loans which are of an amount not exceeding \$3,000 each, 324	
Aggregate amount of the same,	511,308 50
Total number of loans upon real estate,	431
Amount of investments from which no income is received,	18,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	104,643 80
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$41,942 39 } during the year ending Oct. 31, 1902, { 2 per cent., 43,810 28 }	85,752 67
Number of accounts opened during the year ending Oct. 31, 1902,	1,423
Number of accounts closed during the year ending Oct. 31, 1902,	940
Total number of open accounts Oct. 31, 1902,	5,382
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,247 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	631,505 89
Number of same,	8,134
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	479,944 83
Number of same,	4,366
Date of examination by commissioner: January 27.	

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 49.

BAALIS SANFORD, *President.*

CHARLES C. CROOKER, *Treasurer.*

EDWARD M. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. CRANSTON THOMPSON, GARDNER J. KINGMAN,

BAALIS SANFORD, ENOS H. REYNOLDS,

BRADFORD E. JONES.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$329,800 00	Deposits,	\$3,302,350 00
Bank stock, as per schedule, .	12,335 75	Guaranty fund,	109,500 00
Railroad bonds, as per schedule, .	409,000 00	Interest account,	7,466 22
Boston Terminal Co. bonds, . . .	50,000 00	Profit and loss account,	10,000 00
Real estate (for banking purposes),	88,000 00	Real estate income account,	2,933 40
Real estate by foreclosure,	28,418 95	Suspense account,	433 37
Loans on real estate,	1,481,025 00	Due on mortgage loans,	7,830 00
Loans on personal security,	926,650 00		
Deposits in banks, on interest, . .	94,500 00		
Deposits in banks, not on interest, .	187 40		
Expense account,	527 44		
Taxes paid,	575 11		
Furniture and fixtures,	2,000 00		
Premium account,	8,000 00		
Cash on hand,	9,493 34		
	\$3,440,512 99		\$3,440,512 99

Cash on Deposit in Banks, amount in each : —

Brockton National Bank, Brockton,	\$26,292 80
Home National Bank, Brockton,	38,135 96
Massachusetts Trust Company, Boston,	30,258 64

Brockton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Middlesex, Mass., 4s, .	\$20,000	\$20,075 00	\$20,000 00
City of Brockton, Mass., 3½s, .	43,000	44,480 00	43,000 00
of Brockton, Mass., 4s, .	68,800	73,185 00	68,800 00
of Cleveland, Ohio, 5s, .	25,000	25,250 00	25,000 00*
of Fall River, Mass., 4s, .	25,000	27,812 50	25,000 00
of Indianapolis, Ind., 4s, .	35,000	38,675 00	35,000 00
of Lynn, Mass., 4s, .	4,000	4,180 00	4,000 00
of Malden, Mass., 4s, .	6,000	6,270 00	6,000 00
of Newton, Mass., 4s, .	25,000	28,500 00	25,000 00
of Somerville, Mass., 4s, .	21,000	21,420 00	21,000 00
of Stamford, Conn., 3½s, .	17,000	17,550 00	17,000 00
Town of Melrose, Mass., 4s, .	25,000	28,125 00	25,000 00
of Middleborough, Mass., 4s, .	5,000	5,275 00	5,000 00
of Orange, Mass., 4s, .	10,000	10,475 00	10,000 00
	\$329,800	\$351,272 50	\$329,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Nat'l Shawmut Bank, Boston,	\$2,500	\$5,875 00	\$5,000 00
50	Third National Bank, Boston, .	—	1,100 00	—
9	Tremont Nat'l Bank, Boston, .	450	45 00	335 75
50	Brockton N'l Bank, Brockton,	5,000	6,000 00	5,000 00
20	Home Nat'l Bank, Brockton, .	2,000	3,500 00	2,000 00
		\$9,950	\$16,520 00	\$12,335 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$11,000	\$12,100 00	\$11,000 00
Boston & Lowell R.R. 4s,	25,000	26,462 00	25,000 00
Boston & Maine R.R. 4s,	30,000	32,625 00	30,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	49,750 00	50,000 00
Cleveland & Pittsburgh R.R. 4½s, .	10,000	12,400 00	10,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,800 00	10,000 00

Brockton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested
Conn. & Passumpsic Rivers R.R. 4s,	\$20,000	\$23,700 00	\$20,000 00
Fitchburg R.R. 5s,	20,000	20,000 00	20,000 00
Illinois Central R.R. 3½s,	45,000	44,550 00	45,000 00
Illinois Central R.R. 4s,	5,000	5,550 00	5,000 00
Maine Central R.R. 7s,	25,000	32,000 00	25,000 00
Newport & Richford R.R. 5s,	6,000	6,390 00	6,000 00*
New York, New Haven & Hartford R.R. 3½s,	50,000	51,000 00	50,000 00
Old Colony R.R. 4s,	33,000	36,720 00	33,000 00
Penobscot Shore Line R.R. 4s, . . .	22,000	23,320 00	22,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	33,000 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	9,000	9,000 00	9,000 00
Worcester, Nashua & Roch. R.R. 4s,	13,000	13,750 00	13,000 00
	\$409,000	\$443,117 00	\$409,000 00

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$50,000	\$57,750 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$64,300 00	2 per cent.	\$284,800 00	4½ per cent.	\$45,875 00	5½ per cent.
30,200 00	3 “	18,000 00	4¾ “	182,075 00	6 “
876,500 00	4 “	923,925 00	5 “	1,500 00	6½ “
75,000 00	4½ “				

Brockton Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$88,000 00
Estimated value of the same,	100,000 00
Assessed value of the same,	96,750 00
Net income received from same during year ending Oct. 31, 1902, . . .	538 41
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	28,418 95
Assessed value of the same,	39,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 474	
Aggregate amount of the same,	535,225 00
Total number of loans upon real estate,	535
Amount of investments from which no income is received,	335 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 1, 1902,	142,582 54
Times for the dividends fixed by the by-laws: April 15 and October 15; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$51,279 15 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 52,603 86 }	103,883 01
Number of accounts opened during the year ending Oct. 31, 1902, 2,404	
Number of accounts closed during the year ending Oct. 31, 1902, 1,703	
Total number of open accounts Oct. 31, 1902,	12,911
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	7,780 88
Amount of deposits, not including dividends, received during the year ending Oct 31, 1902,	930,351 84
Number of same,	17,284
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	806,634 94
Number of same,	12,366
Date of examination by commissioner: May 29.	

BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 40.

WILLIAM H. LINCOLN, *President.*

WILLIAM E. LINCOLN, *Treasurer.*

WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM E. LINCOLN,

EDWARD M. FARNSWORTH,

ALFRED E. KENRICK,

HORACE JAMES,

CHARLES H. STEARNS,

BURTON W. NEAL.

Open for business every business day, 9 A.M. to 1 P.M.; also Mondays and Wednesdays,
3 to 5 P.M.; Saturdays (except in August), 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$135,800 00	Deposits,	\$2,831,906 61
Bank stock, as per schedule, .	19,650 00	Guaranty fund, . .	46,260 00
Railroad bonds, as per schedule, .	316,281 25	Interest account, . .	30,254 54
Boston Terminal Co. bonds, .	52,687 50	Rent account, . . .	670 00
Real estate (for banking purposes),	25,723 68	Due on mortgage loans,	5,800 00
Real estate by foreclosure,	50,375 19		
Loans on real estate,	1,587,825 00		
Loans on personal security,	667,250 00		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest, . .	27,681 16		
Expense account,	2,782 67		
Furniture account,	1,000 00		
Taxes paid,	478 52		
Bank liquidation account,	336 00		
Cash on hand,	2,020 18		
	<hr/>		<hr/>
	\$2,914,891 15		\$2,914,891 15

Cash on Deposit in Banks, amount in each : —

Central National Bank, Boston,	\$20,000 00
National Shawmut Bank, Boston,	3,126 32
Brookline National Bank, Brookline,	4,554 84

Brookline Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 4s, .	\$2,000	\$2,130 00	\$2,000 00
of Kansas City, Mo., 4½s, .	5,000	5,525 00	5,000 00
Town of Brookline, Mass., 3 ¹ / ₁₀ s, .	20,000	19,900 00	20,000 00
of Brookline, Mass., 3 ¹ / ₁₀ s, .	40,000	39,800 00	40,000 00
of Brookline, Mass., 3 ¹ / ₁₀ s, .	40,000	40,037 50	40,000 00
of Brookline, Mass., 3 ⁹ / ₁₆ s, .	10,000	10,000 00	10,000 00
of Brookline, Mass., 3½s, .	1,200	1,200 00	1,200 00
of Brookline, Mass., 4s, .	13,600	13,680 00	13,600 00
of Wakefield, Mass., 4s, .	4,000	4,320 00	4,000 00
	\$135,800	\$136,592 50	\$135,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central Nat'l Bank, Boston, .	\$7,500	\$9,375 00	\$11,400 00
50	National City Bank, Boston, .	—	50 00	—
32	Nat'l Shawmut Bank, Boston, .	3,200	7,520 00	5,500 00
15	Tremont Nat'l Bank, Boston, .	750	75 00	750 00
28	Third National Bank, Boston, .	—	616 00	—
20	Brookline N'l B'k, Brookline, .	2,000	2,600 00	2,000 00
		\$13,450	\$20,236 00	\$19,650 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$19,000	\$20,235 00	\$20,500 00
Albany & Susquehanna R.R. 7s, .	6,000	6,570 00	6,600 00
Boston & Maine R.R. 4½s, .	10,000	12,250 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	30,000	29,550 00	29,700 00
Fitchburg R.R. 4s, .	65,000	69,175 00	65,000 00
Hannibal & St. Joseph R.R. 6s, .	40,000	46,400 00	47,000 00
Illinois Central R.R. 3s, .	25,000	21,375 00	22,100 00
Illinois Central R.R. 3½s, .	45,000	44,325 00	45,706 25
Milwaukee, Lake Shore & Western R.R. 5s, .	20,000	24,600 00	23,500 00
New York, Lackawanna & Western R.R. 6s, .	25,000	33,000 00	80,175 00
St. Johnsbury & Lake Champlain R.R. 5s, .	15,000	19,500 00	16,000 00
	\$300,000	\$326,980 00	\$316,281 25

Brookline Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$57,750 00	\$52,687 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount,	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,681 16	2 per cent.	\$143,000 00	4½ per cent.	\$40,000 00	5½ per cent.
20,000 00	2½ “	50,000 00	4½ “	23,800 00	5½ “
50,000 00	3½ “	376,000 00	4½ “	95,425 00	6 “
173,500 00	4 “	60,000 00	4½ “		
25,000 00	4½ “	1,243,350 00	5 “		

Amount invested in real estate for banking purposes,	\$25,723 68
Estimated value of the same,	30,000 00
Assessed value of the same,	21,800 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	50,375 19
Assessed value of the same,	56,550 00
Net income received from same during year ending Oct. 31, 1902, . . .	128 70
Number of loans which are of an amount not exceeding \$3,000 each, 101	
Aggregate amount of the same,	159,450 00
Total number of loans upon real estate,	259
Amount of investments from which no income is received,	13,694 55
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	121,048 32
Times for the dividends fixed by the by-laws: second Monday in January and July; payable the following Thursday.	
Rate and amount of each semi-annual dividend { 2 per cent., \$45,954 05 } during the year ending Oct. 31, 1902, { 2 per cent., 50,248 06 }	96,202 11
Number of accounts opened during the year ending Oct. 31, 1902, . . .	1,679
Number of accounts closed during the year ending Oct. 31, 1902, . . .	845
Total number of open accounts Oct. 31, 1902,	9,805
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	7,291 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	752,109 44
Number of same,	13,800
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	477,264 72
Number of same,	6,598
Date of examination by commissioner: January 13.	

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 45.

CHARLES W. SEVER, *President*.

OSCAR F. ALLEN, *Treasurer*.

OSCAR F. ALLEN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

CHARLES W. SEVER,	EDWIN DRESSER,
JOHN T. G. NICHOLS,	EDWARD R. COGSWELL,
WALTER S. SWAN,	ENOCH BEANE,
JAMES F. PENNELL.	

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET Oct. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$284,000 00	Deposits, . . .	\$4,300,149 12
Loan on public funds, . . .	50 00	Guaranty fund, . .	190,000 00
Bank stock, as per schedule, .	52,700 00	Interest account, .	63,939 71
Railroad bonds, as per schedule,	558,832 50	Profit and loss ac-	
Boston Terminal Co. bonds, .	50,000 00	count, . . .	71,275 09
Real estate (for banking pur-		Bank building rents,	6,886 92
poses),	90,000 00		
Real estate by foreclosure, . .	4,835 49		
Loans on real estate, . . .	2,261,333 00		
Loans on personal security, .	1,085,635 00		
Loans to counties, cities or towns			
(notes),	103,000 00		
Deposits in banks, on interest, .	124,162 26		
Deposits in banks, not on interest,	10,000 00		
Expense account,	2,897 47		
Tax account,	205 67		
Cash on hand,	4,599 45		
	\$4,632,250 84		\$4,632,250 84

Cash on Deposit in Banks, amount in each : —

National Exchange Bank, Boston,	\$75,025 00
Charles River National Bank, Cambridge,	39,136 76
National City Bank, Cambridge,	20,000 50

Loan on Public Funds : —

\$50 United States 4s,	\$50 00
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Cambridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$2,000	\$2,090 00	\$2,000 00
of Bridgeport, Conn., 4s,	25,000	27,375 00	25,000 00
of Cambridge, Mass., 4s,	25,000	27,687 50	25,000 00
of Cambridge, Mass., 6s,	8,000	8,250 00	8,000 00
of Cleveland, Ohio, 5s,	2,000	2,110 00	2,000 00*
of Dover, N. H., 4s,	10,000	10,200 00	10,000 00
of Fall River, Mass., 6s,	20,000	20,450 00	20,000 00
of Grand Rapids, Mich., 4½s,	25,000	26,875 00	25,000 00
of Indianapolis, Ind., 4s,	20,000	21,700 00	20,000 00
of Portsmouth, N. H., 4s,	25,000	26,125 00	25,000 00
of Providence, R. I., 5s,	2,000	2,105 00	2,000 00
of Saginaw, Mich., 4½s,	25,000	25,825 00	25,000 00
of Saginaw, Mich., 5s,	1,000	1,030 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,005 00	1,000 00
Town of Brookline, Mass., 4s,	4,000	4,040 00	4,000 00
of Mansfield, Mass., 4s,	9,500	10,355 00	9,500 00
of Marblehead, Mass., 4s,	1,500	1,587 50	1,500 00
of Wakefield, Mass., 3½s,	60,000	61,500 00	60,000 00
of Westborough, Mass., 5s,	14,000	15,190 00	14,000 00
of Westport, Mass., 4s,	4,000	4,020 00	4,000 00
	\$284,000	\$299,520 00	\$284,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	\$5,000	\$8,300 00	\$5,000 00
42	Faneuil Hall N'l Bank, Boston,	4,200	5,754 00	4,200 00
100	Merchants Nat'l Bank, Boston,	10,000	19,100 00	10,000 00
11	Nat'l Exchange Bank, Boston,	1,100	1,672 00	1,100 00
30	Nat'l Rockland Bank, Boston,	3,000	4,680 00	3,000 00
5	National Union Bank, Boston,	500	850 00	500 00
46	State National Bank, Boston,	4,600	6,992 00	4,600 00
96	Suffolk Nat'l Bank, Boston,	—	576 00	—
58	Tremont Nat'l Bank, Boston,	2,900	290 00	2,900 00
58	Charles River National Bank, Cambridge,	5,800	8,990 00	5,800 00
60	First N'l Bank, New Bedford,	6,000	7,740 00	6,000 00
46	Newton Nat'l Bank, Newton,	4,600	4,140 00	4,600 00
50	Naumkeag Nat'l Bank, Salem,	5,000	6,400 00	5,000 00
		\$52,700	\$75,484 00	\$52,700 00

Cambridge Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000 00	\$26,625 00	\$25,000 00
Boston & Maine R.R. 4s, . . .	25,000 00	27,937 50	25,000 00
Chicago, Burlington & Quincy R.R. 3½s,	25,000 00	24,625 00	25,000 00
Chicago, Burlington & Quincy R.R. 4s,	11,000 00	11,330 00	11,000 00
Chicago & Northwestern R.R. 7s,	4,000 00	4,940 00	4,000 00
Concord & Montreal R.R. 4s, . .	26,000 00	27,885 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000 00	27,875 00	25,000 00
Dakota Central R.R. 6s,	13,000 00	14,267 50	13,000 00
Fitchburg R.R. 5s,	125,000 00	133,750 00	125,000 00
Illinois Central R.R. 4s,	20,000 00	22,000 00	20,000 00
Illinois Central R.R. 5s,	24,332 50	24,332 50	24,332 50
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000 00	28,000 00	25,000 00
Maine Central R.R. 4½s,	25,000 00	26,875 00	25,000 00
Maine Central R.R. 7s,	16,500 00	20,872 50	16,500 00
Menominee River R.R. 7s,	2,000 00	2,220 00	2,000 00
Milwaukee, Lake Shore & West- ern R.R. 5s,	38,000 00	46,740 00	38,000 00
Minnesota Valley R.R. 7s,	2,000 00	2,340 00	2,000 00
New York Central & Hudson River R.R. 7s,	9,000 00	9,000 00	9,000 00
New York & New England R.R. 6s,	7,000 00	7,280 00	7,000 00
New York & New England R.R. 7s,	5,000 00	5,300 00	5,000 00
New York, New Haven & Hart- ford R.R. 3½s,	50,000 00	51,000 00	50,000 00
Penobscot Shore Line R.R. 4s, . .	25,000 00	26,375 00	25,000 00
Plainview R.R. 7s,	2,000 00	2,340 00	2,000 00
Rochester & Northern Minnesota R.R. 7s,	2,000 00	2,340 00	2,000 00
Upper Coos R.R. 4½s,	25,000 00	28,875 00	25,000 00
Vermont & Massachusetts R.R. 5s,	2,000 00	2,000 00	2,000 00
	\$558,832 50	\$607,125 00	\$558,832 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$57,750 00	\$50,000 00

Cambridge Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$124,162 26	2 per cent.	\$20,000 00	3½ per cent.	\$65,200 00	4½ per cent.
20,000 00	3 ¹ / ₁₀ "	665,000 00	4 "	1,275,458 00	5 "
3,000 00	3½ "	240,000 00	4½ "	12,475 00	5½ "
50,000 00	3 ⁴ / ₁₀₀ "	1,012,150 00	4½ "	86,735 00	6 "

Amount invested in real estate for banking purposes,	\$90,000 00
Estimated value of the same,	95,000 00
Assessed value of the same,	97,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	6,346 27
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,835 49
Assessed value of the same,	10,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 414	
Aggregate amount of the same,	492,018 00
Total number of loans upon real estate,	584
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	222,811 84
Times for the dividends fixed by the by-laws: fourth Thursday in January and July; payable the following day.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$69,175 03 } during the year ending Oct. 31, 1902, { 1½ per cent., 70,364 77 }	139,539 80
Number of accounts opened during the year ending Oct. 31, 1902,	1,394
Number of accounts closed during the year ending Oct. 31, 1902,	1,000
Total number of open accounts Oct. 31, 1902,	12,128
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	9,320 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	796,565 54
Number of same,	14,054
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	774,842 83
Number of same,	11,696
Date of examination by commissioner: May 12, 13.	

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 25.

DANA W. HYDE, *President.*

HENRY W. BULLARD, *Treasurer.*

JOSIAH F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANA W. HYDE, WILLIAM W. DALLINGER,

JOHN H. CORCORAN, HENRY ENDICOTT,

FREDERICK W. TILTON.

Open for business every business day, 8 30 A.M. to 1.30 P.M.; also 6 to 8 P.M. the first Saturday of each month.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,920,000 00	Deposits,	\$4,823,100 00
Bank stock, as per schedule, .	50,084 00	Guaranty fund,	242,362 02
Loan on bank stock,	2,800 00	Interest account,	44,523 08
Railroad bonds, as per schedule, .	535,605 55		
Boston Terminal Co. bonds,	381,500 00		
Real estate by foreclosure,	47,651 95		
Loans on real estate,	2,017,622 11		
Loans on personal security,	79,100 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	50,000 00		
Expense account,	2,986 32		
Cash on hand,	2,635 17		
	<hr/>		<hr/>
	\$5,109,985 10		\$5,109,985 10

Cash on Deposit in Banks, amount in each : —

Cambridgeport National Bank, Cambridge,	\$5,000 00
First National Bank, Cambridge,	30,000 00
National City Bank, Cambridge,	15,000 00

Loan on Bank Stock : —

50 shares Middlesex County National Bank, Winchester,	\$2,800 00
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Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 4s, . . .	\$50,000	\$53,000 00	\$50,000 00
of Boston, Mass., 3½s, . . .	100,000	105,125 00	100,000 00
of Boston, Mass., 5s, . . .	13,000	13,877 50	13,000 00
of Boston, Mass., 6s, . . .	9,000	9,112 50	9,000 00
of Cambridge, Mass., 4s, . . .	247,000	258,745 00	247,000 00
of Cleveland, Ohio, 4s, . . .	14,000	14,000 00	14,000 00*
of Columbus, Ohio, 4s, . . .	40,000	40,000 00	40,000 00*
of Dayton, Ohio, 4s, . . .	50,000	50,500 00	50,000 00
of Dover, N. H., 4s, . . .	22,000	23,045 00	22,000 00
of Fort Wayne, Ind., 3½s, . . .	96,000	96,480 00	96,000 00
of Grand Rapids, Mich., 4s, . . .	19,000	19,285 00	19,000 00
of Grand Rapids, Mich., 4½s, . . .	50,000	54,000 00	50,000 00
of Haverhill, Mass., 4s, . . .	25,000	25,843 75	25,000 00
of Lawrence, Mass., 4s, . . .	58,000	58,435 00	58,000 00
of Lowell, Mass., 4s, . . .	50,000	55,000 00	50,000 00
of Lynn, Mass., 4s, . . .	50,000	50,625 00	50,000 00
of Malden, Mass., 4s, . . .	30,000	35,100 00	34,000 00
of Middletown, Conn., 4s, . . .	25,000	26,062 50	25,000 00
of Minneapolis, Minn., 4s, . . .	50,000	55,000 00	50,000 00
of Minneapolis, Minn., 4½s, . . .	10,000	11,550 00	10,000 00
of New Britain, Conn., 4s, . . .	5,000	5,150 00	5,000 00
of Newton, Mass., 4s, . . .	50,000	57,250 00	50,000 00
of Newton, Mass., 6s, . . .	3,000	3,195 00	3,000 00
of Pawtucket, R. I., 4s, . . .	100,000	104,855 00	100,000 00*
of Peoria, Ill., 4½s, . . .	50,000	52,500 00	50,000 00*
of Pittsburgh, Pa., 3½s, . . .	100,000	99,750 00	100,000 00
of Providence, R. I., 5s, . . .	50,000	53,000 00	50,000 00
of Saginaw, Mich., 4s, . . .	4,000	4,280 00	4,000 00
of Somerville, Mass., 4s, . . .	38,000	38,370 00	38,000 00
of Springfield, Ohio, 4½s, . . .	50,000	53,951 25	50,000 00
of St. Joseph, Mo., 3½s, . . .	25,000	24,875 00	25,000 00
of Woburn, Mass., 4s, . . .	29,000	29,255 00	29,000 00
of Worcester, Mass., 5s, . . .	20,000	20,850 00	20,000 00
Town of Arlington, Mass., 4s, . . .	11,000	11,632 50	11,000 00
of Beverly, Mass., 4s, . . .	88,000	92,165 00	88,000 00
of East Providence, R. I., 4s, . . .	25,000	25,281 25	25,000 00*
of Kingston, Mass., 4s, . . .	21,000	21,786 25	21,000 00
of Lincoln, R. I., 4s, . . .	25,000	25,556 25	25,000 00
of Maynard, Mass., 4s, . . .	40,000	43,200 00	40,000 00
of Melrose, Mass., 4s, . . .	50,000	53,687 50	50,000 00
of Rockland, Mass., 4s, . . .	24,000	24,380 00	24,000 00
of So. Abington, Mass., 4s, . . .	19,000	20,330 00	19,000 00
of Weymouth, Mass., 4s, . . .	31,000	33,325 00	31,000 00
of Woonsocket, R. I., 4s, . . .	50,000	51,500 00	50,000 00*
	\$1,916,000	\$2,004,911 25	\$1,920,000 00

* Legal investments when made.

Cambridgeport Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Blackstone Nat'l Bank, Boston,	\$759	\$198 00	\$759 00
40	Eliot National Bank, Boston, .	4,000	6,640 00	4,000 00
56	N'l B'k of Commerce, Boston,	5,600	8,400 00	5,600 00
80	National Suffolk Bank, Boston,	8,000	10,640 00	8,000 00
100	National Union Bank, Boston,	10,000	17,000 00	10,000 00
50	Suffolk National Bank, Boston,	—	300 00	—
50	Tremont Nat'l Bank, Boston, .	2,500	250 00	2,500 00
50	Washington N'l Bank, Boston,	—	250 00	—
40	Cambridgeport National Bank, Cambridge,	4,000	4,200 00	4,000 00
100	First Nat'l Bank, Cambridge, .	10,000	16,000 00	13,825 00
14	Nat'l City Bank, Cambridge, .	1,400	2,100 00	1,400 00
		\$46,259	\$65,978 00	\$50,084 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$20,000 00	\$21,400 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	25,000 00	25,750 00	25,000 00
Chicago, Burlington & Quincy R.R. 3½s,	10,000 00	9,800 00	10,000 00
Chicago, Burlington & Quincy R.R. 4s,	56,000 00	58,960 00	56,000 00
Connecticut River R.R. 3½s, . .	50,000 00	51,000 00	50,000 00
Eastern R.R. 6s,	32,605 55	35,295 51	32,605 55
Fitchburg R.R. 4s,	63,000 00	64,030 00	63,000 00
Fitchburg R.R. 5s,	20,000 00	20,000 00	20,000 00
Illinois Central R.R. 3½s, . . .	100,000 00	98,500 00	100,000 00
New York & New England R.R. 7s,	5,000 00	5,300 00	5,000 00
Old Colony R.R. 4s,	50,000 00	50,250 00	50,000 00
Penobscot Shore Line R.R. 4s, .	21,000 00	22,155 00	21,000 00
Troy & Boston R.R. 7s,	23,000 00	34,500 00	23,000 00
Vermont & Massachusetts R.R. 5s,	60,000 00	60,150 00	60,000 00
	\$535,605 55	\$557,090 51	\$535,605 55

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$350,000	\$404,250 00	\$381,500 00

Cambridgeport Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,000 00	2 per cent.	\$40,500 00	4½ per cent.	\$1,500 00	5½ per cent.
100,000 00	3½ “	660,550 00	4½ “	9,004 81	6 “
317,470 00	4 “	990,297 30	5 “	200 00	6½ “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$47,651 95
Assessed value of the same,	48,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 420	
Aggregate amount of the same,	571,685 75
Total number of loans upon real estate,	566
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	206,272 50
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$78,616 93 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 79,863 38 }	158,480 31
Number of accounts opened during the year ending Oct. 31, 1902, 1,872	
Number of accounts closed during the year ending Oct. 31, 1902, 1,366	
Total number of open accounts Oct. 31, 1902,	15,825
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	9,299 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	847,271 49
Number of same,	19,338
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	881,651 80
Number of same,	14,171
Date of examination by commissioner: April 11.	

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 4, 1835. Present number of corporators, 23.

WILLIS S. SHEPARD, *President.*

WALTER AMES, *Treasurer.*

WALTER AMES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIS S. SHEPARD, NATHANIEL W. DUNBAR,
FRANCIS D. DUNBAR, THOMAS E. GROVER,
THOMAS B. DRAPER.

Open for business every business day except Saturdays, 8 A.M. to 12 M.;
1.30 to 4 P.M.; Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$133,500 00	Deposits, . . .	\$726,552 09
Bank stock, as per schedule, .	39,900 00	Guaranty fund, .	40,000 00
Railroad bonds, as per schedule, .	145,500 00	Interest account, .	1,460 14
Loan on railroad stock, . . .	6,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	23,050 00	count, . . .	12,697 01
Loans on real estate, . . .	297,500 00	Rents, . . .	52 50
Loans on personal security, . .	65,300 00		
Loans to counties, cities or towns			
(notes),	49,000 00		
Deposits in banks, on interest, .	17,743 64		
Expense account,	113 65		
Tax account,	246 08		
Cash on hand,	2,908 37		
	\$780,761 74		\$780,761 74

Cash on Deposit in Banks, amount in each : —

National Shawmut Bank, Boston, \$2,210 28
Neponset National Bank, Canton, 15,533 36

Loan on Railroad Stock : —

50 shares Boston & Maine Railroad, \$6,000 00

Canton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s, . . .	\$10,000	\$10,450 00	\$10,000 00
of Lawrence, Mass., 4s, . . .	15,000	15,112 50	15,000 00
of Lynn, Mass., 3½s, . . .	13,500	13,567 50	13,500 00
of New Britain, Conn., 4s, . .	10,000	11,125 00	10,000 00
of Providence, R. I., 5s, . . .	10,000	10,600 00	10,000 00
of Woonsocket, R. I., 4s, . . .	20,000	21,800 00	20,000 00*
Town of Canton, Mass., 4s, . .	40,000	43,300 00	40,000 00
of Natick, Mass., 4s, . . .	5,000	5,462 50	5,000 00
of Orange, Mass., 4s, . . .	10,000	10,925 00	10,000 00
	\$133,500	\$142,342 50	\$133,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$2,875 00	\$2,500 00
17	Blackstone N'l Bank, Boston, .	391	102 00	—
25	Central Nat'l Bank, Boston, .	2,500	3,125 00	2,500 00
25	Freemans Nat'l Bank, Boston, .	2,500	2,750 00	2,500 00
25	N'l B'k of Redemption, Boston, .	2,500	4,250 00	2,500 00
70	Nat'l Shawmut Bank, Boston, .	7,000	16,450 00	10,500 00
17	Nat'l Webster Bank, Boston, .	1,700	2,006 00	1,700 00
127	Neponset Nat'l Bank, Canton, .	12,700	6,350 00	12,700 00
50	Dedham Nat'l Bank, Dedham, .	5,000	5,400 00	5,000 00
		\$36,791	\$43,308 00	\$39,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$22,300 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,500 00	20,000 00
Boston & Providence R.R. 4s, . .	20,000	21,500 00	20,000 00
Chicago, Burlington & Quincy R.R. 3½s, . . .	10,000	9,950 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,800 00	10,000 00
Eastern R.R. 6s, . . .	5,500	5,953 75	5,500 00

Canton Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$21,900 00	\$20,000 00
Maine Central and European & North American R.R. 4s,	20,000	21,800 00	20,000 00
Old Colony R.R. 4s,	20,000	22,212 50	20,000 00
	\$145,500	\$158,916 25	\$145,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,743 64	2 per cent.	\$37,500 00	4 per cent.	\$159,800 00	5 per cent.
27,500 00	3½ “	47,250 00	4½ “	1,000 00	5½ “
15,000 00	3¾ “	10,000 00	4¾ “	119,750 00	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$23,050 00
Assessed value of the same,	20,750 00
Net income received from same during year ending Oct. 31, 1902,	18 91
Number of loans which are of an amount not exceeding \$3,000 each, 197	
Aggregate amount of the same,	185,650 00
Total number of loans upon real estate,	209
Amount of investments from which no income is received,	18,050 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	34,209 00
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$13,238 62 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 12,328 83 }	25,567 45
Number of accounts opened during the year ending Oct. 31, 1902,	282
Number of accounts closed during the year ending Oct. 31, 1902,	359
Total number of open accounts Oct. 31, 1902,	2,540
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,083 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	91,555 25
Number of same,	1,565
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	177,033 73
Number of same,	1,654
Date of examination by commissioner: January 9.	

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 29.

ALLAN ROGERS, *President.*

DANIEL T. BABSON, *Treasurer.*

DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALLAN ROGERS,

ROBERT R FEARS,

JOHN E. SOMES,

SYLVESTER CUNNINGHAM,

FRED A. BARKER.

Open for business every business day, 9 A.M. to 3 P.M.; during August, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits,	\$2,872,353 10
Bank stock, as per schedule, .	142,107 00	Guaranty fund, . .	150,000 00
Loan on bank stock,	350 00	Interest account, .	24,646 38
Railroad bonds, as per schedule, .	67,000 00	Surplus account, . .	16,238 40
Real estate (for banking purposes),	62,160 05	Tax account,	2,738 33
Real estate by foreclosure, . . .	33,714 61	Due on mortgage loans,	16,020 49
Loans on real estate,	1,855 971 40		
Loans on personal security, . . .	854,143 89		
Loans on depositors' books, . . .	400 00		
Deposits in banks, on interest, .	38,537 37		
Expense account,	585 17		
Suspense account,	3,016 75		
Bank building income account, . .	1,406 95		
Miscellaneous stock and bonds,* .	2,500 00		
Cash on hand,	6,103 51		
	\$3,081,996 70		\$3,081,996 70

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$15,926 70
City National Bank, Gloucester,	19,052 18
Gloucester National Bank, Gloucester,	3,558 49

Loan on Bank Stock:—

4 shares Gloucester National Bank, Gloucester,	\$350 00
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Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	\$5,000	\$5,300 00	\$5,000 00
Town of Melrose, Mass., 4s, . . .	10,000	10,300 00	10,000 00
	\$15,000	\$15,600 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$11,500 00	\$10,000 00
74	Blackstone N'l Bank, Boston, .	1,702	444 00	1,702 00
100	Central National Bank, Boston,	10,000	12,500 00	10,000 00
62	Freemans Nat'l Bank, Boston,	6,200	6,820 00	6,200 00
150	Merchants Nat'l Bank, Boston,	15,000	28,650 00	15,000 00
100	N'l B'k of Commerce, Boston,	10,000	15,000 00	10,000 00
166	N'l B'k of Redemption, Boston,	16,600	28,220 00	16,600 00
150	N'l B'k of the Republic, Boston,	15,000	24,000 00	15,000 00
50	National City Bank, Boston, .	—	50 00	—
50	Nat'l Exchange Bank, Boston,	5,000	7,600 00	5,000 00
50	Nat'l Shawmut Bank, Boston,	5,000	11,750 00	10,000 00
50	New England N'l B'k, Boston,	5,000	7,850 00	5,000 00
25	Old Boston Nat'l B'k, Boston, .	2,500	2,775 00	2,500 00
50	Second National Bank, Boston,	5,000	9,450 00	5,000 00
37	State National Bank, Boston, .	3,700	5,624 00	4,055 00
100	Third National Bank, Boston, .	—	2,200 00	—
25	Tremont Nat'l Bank, Boston, .	1,250	125 00	1,250 00
61	Cape Ann N'l B'k, Gloucester,	6,100	8,235 00	6,100 00
100	City Nat'l Bank, Gloucester, .	10,000	25,000 00	10,000 00
50	Gloucester N'l B'k, Gloucester,	5,000	6,500 00	5,000 00
37	Rockport N'l Bank, Rockport,	3,700	3,700 00	3,700 00
		\$136,752	\$217,993 00	\$142,107 00

Cape Ann Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$10,000 00	\$10,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,300 00	10,000 00
Fitchburg R.R. 4s,	10,000	10,500 00	10,000 00
Illinois Central R.R. 3½s,	12,000	12,000 00	12,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00
	\$67,000	\$68,300 00	\$67,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,537 37	2 per cent.	\$249,000 00	4½ per cent.	\$34,850 00	5½ per cent.
182,275 00	4 “	75,000 00	4¾ “	1,386,025 29	6 “
86,037 00	4½ “	697,678 00	5 “		

Amount invested in real estate for banking purposes,	\$62,160 05
Estimated value of the same,	61,000 00
Assessed value of the same,	51,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	33,714 61
Assessed value of the same,	33,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,012	
Aggregate amount of the same,	841,528 05
Total number of loans upon real estate, 1,063	
Amount of investments from which no income is received,	67,099 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	128,775 44
Times for the dividends fixed by the by-laws: April 1 and October 1; payable May 1 and November 1.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$47,300 71 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 47,286 45 }	94,587 16
Number of accounts opened during the year ending Oct. 31, 1902,	1,149
Number of accounts closed during the year ending Oct. 31, 1902,	1,026
Total number of open accounts Oct. 31, 1902,	9,786
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,123 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	384,588 85
Number of same,	8,158
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	455,084 09
Number of same,	8,004
Date of examination by commissioner: August 28, 29.	

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 56.

ALEXANDER T. NEWCOMB, *President*.

AUGUSTUS C. SNOW, *Treasurer*.

AUGUSTUS C. SNOW, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

ALEXANDER T. NEWCOMB, OLIVER E. ELDRIDGE,

JOSHUA CROWELL, ELEAZER K. CROWELL,

HENRY H. FISK.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$10,000 00	Deposits, . . .	\$950,174 62
Loan on public funds, . . .	5,000 00	Guaranty fund, . .	43,000 00
Bank stock, as per schedule, .	23,400 00	Profit and loss account, . . .	16,305 37
Loans on bank stock, . . .	275 00		
Railroad bonds, as per schedule, .	150,000 00		
Loans on railroad bonds, . . .	30,000 00		
Real estate (for banking purposes),	3,000 00		
Real estate by foreclosure, . .	35,240 94		
Loans on real estate,	392,584 51		
Loans on personal security, . .	330,647 32		
Loans to counties, cities or towns (notes),	16,300 00		
Loans on depositors' books, . .	50 00		
Deposit in bank, on interest, .	11,000 00		
Real estate to secure indebtedness,	100 00		
Cash on hand,	1,882 22		
	\$1,009,479 99		\$1,009,479 99

Cash on Deposit in Bank:—

Cape Cod National Bank, Harwich, \$11,000 00

Loan on Public Funds:—

\$5,000 Town of Watertown, Mass., notes, 3½s, \$5,000 00

Loans on Bank Stock, amount on each:—

3 shares First National Bank of Yarmouth, Yarmouthport, . . . \$250 00

2 shares Cape Cod National Bank, Harwich, 25 00

Cape Cod Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each:—

\$17,000 Cleveland & Pittsburgh R.R. 3½s,	\$15,000 00
10,000 Old Colony R.R. 4s,	15,000 00
7,000 Fitchburg R.R. 3½s,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$10,000	\$10,800 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
7	Faneuil Hall N'l B'k, Boston, .	\$700	\$959 00	\$700 00
50	Fourth National Bank, Boston,	5,000	6,500 00	5,000 00
31	N'l B'k of Commerce, Boston;	3,100	4,650 00	3,100 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,500 00
26	Nat'l Exchange Bank, Boston,	2,600	3,952 00	2,600 00
46	State National Bank, Boston, .	4,600	6,992 00	4,600 00
10	Tremont Nat'l Bank, Boston, .	500	50 00	—
38	Cape Cod N'l Bank, Harwich, .	3,800	4,940 00	3,800 00
21	First Nat'l Bank, Yarmouth, .	2,100	2,625 00	2,100 00
		\$23,900	\$33,068 00	\$23,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$20,700 00	\$20,000 00
Boston & Maine R.R. 4s,	10,000	11,325 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	15,000	14,925 00	15,000 00
Concord & Montreal R.R. 4s, . . .	25,000	27,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,700 00	20,000 00
Fitchburg R.R. 5s,	15,000	16,200 00	15,000 00
Illinois Central R.R. 3½s,	10,000	9,900 00	10,000 00
Old Colony R.R. 4s,	25,000	28,125 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,000 00	10,000 00
	\$150,000	\$160,875 00	\$150,000 00

Cape Cod Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,000 00	2 per cent.	\$145,898 50	4½ per cent.	\$106,503 45	6 per cent.
15,000 00	3¾ “	30,000 00	4¾ “	700 00	6½ “
69,000 00	4 “	240,676 00	5 “	46,443 88	7 “
100,000 00	4½ “	20,635 00	5½ “		

Amount invested in real estate for banking purposes,	\$3,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	1,750 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	35,240 94
Assessed value of the same,	45,750 00
Net income received from same during year ending Oct. 31, 1902, . .	429 04
Number of loans which are of an amount not exceeding \$3,000 each, 395	
Aggregate amount of the same,	206,323 33
Total number of loans upon real estate,	366
Amount of investments from which no income is received,	2,949 43
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	43,659 18
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$15,522 68 } during the year ending Oct. 31, 1902, { 1¾ per cent., 15,969 42 }	31,492 10
Number of accounts opened during the year ending Oct. 31, 1902, . 400	
Number of accounts closed during the year ending Oct. 31, 1902, . 257	
Total number of open accounts Oct. 31, 1902,	3,385
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,393 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	155,606 29
Number of same,	1,863
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	131,985 73
Number of same,	1,728
Date of examination by commissioner: April 18.	

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 48.

OLIVER H. MOULTON, *President.*

CLARENCE W. WHIDDEN, *Treasurer.*

CLARENCE W. WHIDDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL SWAN,

JAMES W. C. PICKERING,

AMASA PRATT,

CHARLES W. WILDER,

ARTHUR G. POLLARD,

CLARENCE W. WHIDDEN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$369,800 00	Deposits,	\$3,740,131 45
Bank stock, as per schedule, .	96,900 00	Guaranty fund,	188,000 00
Railroad bonds, as per schedule, .	340 500 00	Interest account,	1,132 79
Loan on railroad bonds,	800 00	Profit and loss ac-	
Boston Terminal Co. bonds, . . .	100,000 00	count,	82,904 17
Real estate (for banking pur-		Rent account,	25 00
poses),	25,000 00		
Real estate by foreclosure,	27,000 00		
Loans on real estate,	2,008 775 00		
Loans on personal security,	720,144 58		
Loans to counties, cities or towns			
(notes),	125,980 00		
Loans on depositors' books,	2,019 00		
Deposits in banks, on interest, . .	176,127 48		
Expense account,	12 00		
Cash on hand,	19,135 35		
	<hr/>		<hr/>
	\$4,012,193 41		\$4,012,193 41

Cash on Deposit in Banks, amount in each:—

Appleton National Bank, Lowell,	\$35,000 00
Union National Bank, Lowell,	102,440 43
Old Lowell National Bank, Lowell,	15,000 00
Old Colony Trust Company, Boston,	23,687 05

Loan on Railroad Bonds:—

\$1,000 Concord & Montreal R.R. 4s,	\$800 00
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Central Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$50,000	\$54,500 00	\$50,000 00
County of Middlesex, Mass., 4s,	35,000	36,262 50	35,000 00
City of Boston, Mass., 3½s,	25,000	25,687 50	25,000 00
of Brockton, Mass., 4s,	5,000	5,575 00	5,000 00
of Burlington, Vt., 4s,	5,000	5,337 50	5,000 00
of Cambridge, Mass., 4s,	10,000	10,775 00	10,000 00
of Haverhill, Mass., 4s,	21,000	22,162 50	21,000 00
of Lawrence, Mass., 4s,	13,000	14,047 50	13,000 00
of Lowell, Mass., 4s,	19,000	20,500 00	19,000 00
of Malden, Mass., 4s,	14,000	15,142 50	14,000 00
of Medford, Mass., 4s,	10,000	10,835 00	10,000 00
of New Bedford, Mass., 3½s,	10,000	10,175 00	10,000 00
of Pawtucket, R. I., 4s,	5,000	5,525 00	5,000 00*
of Taunton, Mass., 3½s,	3,000	3,078 75	3,000 00
Town of Adams, Mass., 4s,	15,000	16,256 25	15,000 00
of Andover, Mass., 4s,	6,000	6,015 00	6,000 00
of Arlington, Mass., 4s,	3,800	3,800 00	3,800 00
of Billerica, Mass., 3½s,	25,000	25,750 00	25,000 00
of Billerica, Mass., 4s,	3,000	3,352 50	3,000 00
of Boothbay Harbor, Me., 4s,	2,000	2,180 00	2,000 00
of Clinton, Mass., 3½s,	9,000	9,307 50	9,000 00
of Melrose, Mass., 4s,	7,000	7,601 25	7,000 00
of Methuen, Mass., 4s,	17,000	19,041 25	17,000 00
of Meriden, Conn., 3½s,	20,000	20,400 00	20,000 00
of Milton, Mass., 3½s,	10,000	10,425 00	10,000 00
of Warren, R. I., 3½s,	10,000	10,125 00	10,000 00
of Westfield, Mass., 4s,	5,000	5,356 25	5,000 00
of Winchester, Mass., 3½s,	12,000	12,480 00	12,000 00
	\$369,800	\$391,693 75	\$369,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$13,000 00	\$10,000 00
66	Blackstone N'l Bank, Boston,	1,518	396 00	—
100	Central N'l Bank, Boston,	10,000	12,500 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	9,550 00	5,000 00
50	Metropolitan N'l B'k, Boston,	5,000	5,350 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	15,000 00	10,000 00
100	N'l B'k of Redemption, Boston,	10,000	17,000 00	10,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,320 00	2,700 00
100	National City Bank, Boston,	—	100 00	—

Central Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Nat'l Shawmut Bank, Boston,	\$10,000	\$23,500 00	\$10,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,360 00	2,000 00
70	Second National Bank, Boston,	7,000	13,230 00	7,000 00
17	State National Bank, Boston, .	1,700	2,584 00	1,700 00
33	Suffolk National Bank, Boston,	-	198 00	-
50	Georgetown National Bank, Georgetown,	5,000	5,000 00	5,000 00
165	Merchants Nat'l Bank, Lowell,	-	825 00	-
50	Old Lowell N'l Bank, Lowell,	5,000	5,500 00	5,000 00
13	Prescott Nat'l Bank, Lowell, .	1,300	1,430 00	1,300 00
72	Union National Bank, Lowell,	7,200	12,600 00	7,200 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	5,100 00	5,000 00
		\$98,418	\$149,543 00	\$96,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s,	\$10,000	\$11,100 00	\$10,000 00
Boston & Lowell R.R. 4s,	53,000	54,977 50	53,000 00
Boston & Maine R.R. 4s,	15,000	16,950 00	15,000 00
Boston & Maine R.R. 4½s,	25,000	31,000 00	25,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	26,812 50	25,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	25,250 00	25,000 00
Eastern R.R. 6s,	2,000	2,165 00	2,000 00
Fitchburg R.R. 4s,	12,000	12,492 50	12,000 00
Fitchburg R.R. 4½s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 5s,	26,000	26,200 00	26,000 00
Maine Central R.R. 4s,	18,000	18,765 00	18,000 00
Maine Central R.R. 7s,	14,500	18,415 00	14,500 00
New London Northern R.R. 5s, . . .	10,000	10,600 00	10,000 00
New York & New England R.R. 6s,	1,000	1,045 00	1,000 00
New York & New England R.R. 7s,	1,000	1,062 50	1,000 00
Portland & Rumford Falls R.R. 4s, .	20,000	21,600 00	20,000 00
Old Colony R.R. 4s,	35,000	38,950 00	35,000 00
Old Colony R.R. 4½s,	3,000	3,036 50	3,000 00
Portland & Ogdensburg R.R. 3½s, .	20,000	20,050 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,500 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,000 00	10,000 00
	\$340,500	\$367,971 50	\$340,500 00

Central Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$115,500 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$126,127 48	2 per cent.	\$533,700 00	4 per cent.	\$25,000 00	4¾ per cent.
50,000 00	3 “	25,000 00	4½ “	1,417,794 00	5 “
5,000 00	3¼ “	307,616 00	4¼ “	16,500 00	5½ “
18,830 00	3½ “	478,428 58	4½ “	29,850 00	6 “

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	28,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	623 54
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	27,000 00
Assessed value of the same,	31,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,229 33
Number of loans which are of an amount not exceeding \$3,000 each, 506	
Aggregate amount of the same,	707,285 00
Total number of loans upon real estate,	678
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	172,971 01
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$61,614 96 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 61,305 27 }	122,920 23
Number of accounts opened during the year ending Oct. 31, 1902, . . .	1,010
Number of accounts closed during the year ending Oct. 31, 1902, . . .	930
Total number of open accounts Oct. 31, 1902,	7,558
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	12,269 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	577,839 29
Number of same,	6,705
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	627,067 07
Number of same,	5,808
Date of examination by commissioner: May 16.	

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 42.

CHARLES F. BYAM, *President.*

AUGUSTUS W. STOVER, *Treasurer.*

JOHN H. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES F. BYAM,

CHARLES M. HOSMER,

BENJAMIN F. STACEY,

GEORGE H. PENDERGAST,

GEORGE M. STARBIRD.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Wednesdays, 3 to 5 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$615,500 00	Deposits, . . .	\$6,685,338 72
Loans on public funds, . . .	151,500 00	Guaranty fund, . .	331,000 00
Bank stock, as per schedule, .	457,250 00	Profit and loss account, . . .	239,334 42
Loans on bank stock, . . .	20,000 00		
Railroad bonds, as per schedule, .	572,700 00		
Loan on railroad bonds, . . .	8,500 00		
Boston Terminal Co. bonds, . .	110,000 00		
Real estate (for banking purposes),	70,000 00		
Real estate by foreclosure, . .	67 200 00		
Loans on real estate,	2,724,549 00		
Loans on personal security, . .	2,334,800 00		
Deposits in banks, on interest, .	118 297 82		
Cash on hand,	5,376 32		
	\$7,255,673 14		\$7,255,673 14

Cash on Deposit in Banks, amount in each:—

Bunker Hill National Bank, Boston,	\$25,582 00
Colonial National Bank, Boston,	15,000 00
Metropolitan National Bank, Boston,	15,000 00
Monument National Bank, Boston,	62,715 82

Charlestown Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each:—

\$31,000 Massachusetts 3½s,	}	\$50,000 00
20,000 Boston Terminal Company,		
10,000 City of Philadelphia 3½s,	}	16,500 00
2,000 City of New Haven, Conn., 4s,		
1,000 City of South Bend, Ind., 4s,		
4,000 City of Erie, Pa., 4s,		
1,000 City of Reading, Pa., 4s,		
1,000 City of Saginaw, Mich., 4s,	}	10,000 00
5,000 City of Minneapolis, Minn., 4½s,		
1,000 City of Chicago, Ill., 4s,		
5,000 Cleveland & Pittsburgh R.R. 3½s,	}	50,000 00
1,000 City of St. Louis, Mo., 4s,		
50,000 City of St. Louis, Mo., 3½s,	}	25,000 00
8,000 City of Boston, Mass., 3½s,		
5,000 City of Boston, Mass., 3½s,		
22,800 Town of Dedham, Mass., 3½s,		

Loans on Bank Stock, amount on each:—

23 shares Monument National Bank, Boston,	}	\$2,300 00
13 shares Peoples National Bank, Boston,		
2 shares Monument National Bank, Boston,	}	6,900 00
25 shares Colonial National Bank, Boston,		
30 shares Commercial National Bank, Boston,	}	10,800 00
135 shares Manufacturers National Bank, Lynn,		

Loan on Railroad Bonds:—

\$10,000 Cleveland & Pittsburgh R.R. 3½s,	\$8,500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$113,000	\$121,355 00	\$113,000 00
City of Boston, Mass., 4s,	50,000	53,875 00	50,000 00
of Holyoke, Mass., 4s,	38,000	40,832 50	38,000 00
of Kansas City, Mo., 4½s,	25,000	27,906 25	25,000 00
of Malden, Mass., 4s,	25,000	27,812 50	25,000 00
of Manchester, N. H., 5s,	50,000	57,375 00	50,000 00
of Medford, Mass., 4s,	50,000	55,075 00	50,000 00
of New Bedford, Mass., 4s,	66,000	71,362 50	66,000 00
of Newton, Mass., 4s,	50,000	54,968 75	50,000 00
of Providence, R. I., 4s,	54,000	60,970 00	54,000 00
of Taunton, Mass., 4s,	14,000	14,997 50	14,000 00
Town of Lexington, Mass., 4s,	50,000	52,737 50	50,000 00
of Milton, Mass., 4s,	14,500	14,556 25	14,500 00
of Natick, Mass., 4s,	16,000	17,880 00	16,000 00
	\$615,500	\$671,703 75	\$615,500 00

Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Andover Nat'l Bank, Andover,	\$1,200	\$1,320 00	\$1,200 00
200	Atlas National Bank, Boston, .	20,000	23,000 00	20,000 00
106	Blackstone Nat'l Bank, Boston,	2,438	636 00	-
145	Boylston Nat'l Bank, Boston, .	14,500	15,950 00	14,500 00
250	Bunker Hill N'l Bank, Boston,	25,000	46,250 00	25,000 00
500	Colouial Nat'l Bank, Boston, .	50,000	75,000 00	75,000 00
500	Continental N'l Bank, Boston,	-	2,500 00	-
300	Elliot National Bank, Boston, .	30,000	49,800 00	30,000 00
20	First National Bank, Boston, .	2,000	3,540 00	2,000 00
150	First Ward N'l Bank, Boston,	15,000	24,000 00	14,800 00
65	Freemans Nat'l Bank, Boston,	6,500	7,150 00	6,500 00
250	Manufacturers N'l B'k, Boston,	-	500 00	-
224	Metropolitan N'l B'k, Boston, .	22,400	23,968 00	22,400 00
166	Monument N'l Bank, Boston, .	16,600	31,706 00	16,600 00
263	N'l B'k of Commerce, Boston,	26,300	39,450 00	26,300 00
700	N'l B'k of Redemption, Boston,	70,000	119,000 00	70,000 00
342	N'l B'k of the Republic, Boston,	34,200	54,720 00	34,200 00
326	National City Bank, Boston, .	-	326 00	-
27	N'l Market Bank of Brighton, Boston,	2,700	2,754 00	2,700 00
72	Nat'l Suffolk Bank, Boston, .	7,200	9,576 00	7,200 00
156	National Webster B'k, Boston,	15,600	18,408 00	15,600 00
123	State National Bank, Boston, .	12,300	18,696 00	12,300 00
90	Suffolk National Bank, Boston,	-	540 00	-
275	Tremont Nat'l Bank, Boston, .	13,750	1,375 00	2,750 00
150	Home National B'k, Brockton,	15,000	26,250 00	15,000 00
26	Conway Nat'l Bank, Conway, .	2,600	2,600 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	8,250 00	7,500 00
25	Union National Bank, Lowell,	2,500	4,375 00	2,500 00
100	First National Bank, Lynn, .	10,000	11,800 00	10,000 00
67	Blue Hill Na'l Bank, Milton, .	6,700	7,772 00	6,700 00
147	Newton Nat'l Bank, Newton, .	14,700	13,230 00	13,900 00
		\$446,688	\$644,442 00	\$457,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$12,000	\$12,270 00	\$11,700 00
Boston & Maine R.R. 4½s,	125,000	156,250 00	125,000 00
Cleveland & Pittsburgh R.R. 4½s,	50,000	61,000 00	50,000 00
Concord & Claremont R.R. 4½s,	25,000	27,375 00	25,000 00
Concord & Montreal R.R. 4s,	50,000	54,000 00	50,000 00
Fitchburg R.R. 4s,	100,000	105,983 75	96,000 00

Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$150,000	\$162,000 00	\$150,000 00
Maine Central R.R. 4s,	40,000	41,700 00	40,000 00
New York, New Haven & Hartford R.R. 4s,	25,000	28,562 50	25,000 00
	\$577,000	\$649,141 25	\$572,700 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$110,000	\$127,050 00	\$110,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$103,297 82	2 per cent.	\$117,500 00	4½ per cent.	\$1,981,504 00	5 per cent.
15,000 00	2½ “	430,800 00	4½ “	86,000 00	5½ “
54,000 00	3½ “	95,000 00	4½ “	211,625 00	5½ “
65,000 00	3½ “	999,475 00	4½ “	69,645 00	6 “
943,100 00	4 “	178,200 00	4½ “	7,500 00	6½ “

Amount invested in real estate for banking purposes, \$70,000 00
 Estimated value of the same, 67,500 00
 Assessed value of the same, 67,500 00
 Net income received from same during year ending Oct. 31, 1902, . . . 3,786 51
 Value, by books, of other real estate, held or owned by foreclosure or
 otherwise, 67,200 00
 Assessed value of the same, 83,000 00
 Net income received from same during year ending Oct. 31, 1902, . . . 1,927 74
 Number of loans which are of an amount not exceeding \$3,000 each, 616
 Aggregate amount of the same, 922,174 00
 Total number of loans upon real estate, 879
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 316,696 80
 Times for the dividends fixed by the by-laws: third Wednesday in April
 and October; payable on same days.

Charlestown Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$110,565 41 }	
during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 111,889 81 }	\$222,455 22
Number of accounts opened during the year ending Oct. 31, 1902,	1,968
Number of accounts closed during the year ending Oct. 31, 1902,	1,796
Total number of open accounts Oct. 31, 1902,	18,506
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	16,524 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	846,577 97
Number of same,	14,692
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	944,453 73
Number of same,	11,924
Date of examination by commissioner: April 28.	

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 211.

THOMAS STRAHAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ALBERT A. FICKETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT A. FICKETT,

GEORGE E. MORRILL,

BENJAMIN F. DODGE,

ABRAM T. COLLIER,

CHARLES G. ROBERTS.

Open for business every business day, 8 A.M. to 1 P.M.; also Saturdays, 4 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$435,500 00	Deposits,	\$4,291,950 43
Loans on public funds,	1,550 00	Guaranty fund, . .	215,000 00
Bank stock, as per schedule, .	159,050 00	Interest account, .	37,112 54
Loans on bank stock,	37,250 00	Profit and loss ac-	
Railroad bonds, as per schedule,	450,362 50	count,	110,015 21
Real estate (for banking pur-			
poses),	36,579 40		
Real estate by foreclosure, . .	87,506 02		
Loans on real estate,	2,102,895 00		
Loans on personal security, . .	1,229,790 00		
Loans to counties, cities or towns			
(notes),	37,000 00		
Deposits in banks, on interest, .	58,951 45		
Expense account,	5,337 37		
Premium account,	5,998 45		
Cash on hand,	6,307 99		
	\$4,654,078 18		\$4,654,078 18

Cash on Deposit in Banks, amount in each : —

National Shawmut Bank, Boston,	\$17,287 70
First National Bank, Chelsea,	20,410 95
Winnisimmet National Bank, Chelsea,	21,252 80

Loans on Public Funds, amount on each : —

\$1,050 United States 4s,	\$1,050 00
500 United States 4s,	500 00

Chelsea Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

500 shares National Hamilton Bank, Boston,	\$35,000 00
24 shares First National Bank, Bangor, Me.,	800 00
15 shares Winnisimmet National Bank, Chelsea,	1,150 00
4 shares Fourth National Bank, Boston,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
New Hampshire 6s,	\$3,500	\$3,623 75	\$3,500 00
City of Boston, Mass., 3½s,	20,000	20,700 00	20,000 00
of Boston, Mass., 4s,	50,000	53,937 50	50,000 00
of Cambridge, Mass., 6s,	2,000	2,020 00	2,000 00
of Canton, Ohio, 5s,	4,000	4,160 00	4,000 00
of Chelsea, Mass., 4s,	20,000	20,550 00	20,000 00
of Dayton, Ohio, 5s,	1,000	1,045 00	1,000 00
of Fall River, Mass., 6s,	5,000	5,250 00	5,000 00
of Fort Wayne, Ind., 4½s,	20,000	21,800 00	20,000 00
of Gardiner, Me., 4s,	6,000	6,180 00	6,000 00
of Grand Rapids, Mich., 4s,	11,000	11,340 00	11,000 00
of Keene, N. H., 4s,	20,000	20,550 00	20,000 00
of Lawrence, Mass., 4s,	25,000	27,500 00	25,000 00
of Lewiston, Me., 4s,	30,000	32,625 00	30,000 00
of Lewiston, Me., 5s,	16,000	17,120 00	16,000 00
of Lowell, Mass., 4s,	8,000	8,720 00	8,000 00
of Newton, Mass., 4s,	65,000	69,850 00	65,000 00
of Saginaw, Mich., 4s,	25,000	25,725 00	25,000 00
of Taunton, Mass., 4s,	25,000	27,437 50	25,000 00
of Waltham, Mass., 4s,	22,000	23,750 00	22,000 00
Town of Canton, Mass., 4s,	8,000	8,397 50	8,000 00
of Danvers, Mass., 5s,	2,000	2,100 00	2,000 00
of Marblehead, Mass., 4s,	5,000	5,030 00	5,000 00
of Norwalk, Conn., 4s,	31,000	31,000 00	31,000 00
of Winthrop, Mass., 5s,	11,000	11,330 00	11,000 00
	\$435,500	\$461,741 25	\$435,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
216	Atlas National Bank, Boston, .	\$21,600	\$24,840 00	\$21,600 00
98	Boylston Nat'l Bank, Boston, .	9,800	10,780 00	9,800 00
212	Central Nat'l Bank, Boston, .	21,200	26,500 00	21,200 00
25	Commercial N'l Bank, Boston,	2,500	3,375 00	2,500 00
226	Eliot National Bank, Boston, .	22,600	37,516 00	22,600 00
100	First National Bank, Boston, .	10,000	17,700 00	10,000 00

Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Freemans N'l Bank, Boston, .	\$3,200	\$3,520 00	\$3,200 00
200	Merchants N'l Bank, Boston, .	20,000	38,200 00	20,000 00
52	N'l B'k of Commerce, Boston,	5,200	7,800 00	5,200 00
63	N'l B'k of Redemption, Boston,	6,300	10,710 00	6,300 00
130	N'l B'k of the Republic, Boston,	13,000	20,800 00	13,000 00
43	National City Bank, Boston, .	—	43 00	—
20	Nat'l Exchange Bank, Boston,	2,000	3,040 00	2,000 00
42	Nat'l Webster Bank, Boston, .	4,200	4,956 00	4,200 00
87	State National Bank, Boston, .	8,700	13,224 00	8,700 00
17	Suffolk National Bank, Boston,	—	102 00	—
15	Tremont Nat'l Bank, Boston, .	750	75 00	750 00
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
15	Winnisimmet N'l B'k, Chelsea,	1,500	1,575 00	1,500 00
15	Union National Bank, Lowell,	1,500	2,625 00	1,500 00
5	Nat'l Exchange Bank, Salem, .	175	25 00	—
20	First N'l Bank, So. Weymouth,	2,000	2,000 00	2,000 00
		\$159,225	\$232,406 00	\$159,050 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$25,000	\$27,625 00	\$25,000 00
Boston & Maine R.R. 4½s,	20,000	24,500 00	20,000 00
Boston & Providence R.R. 4s,	45,000	48,150 00	45,000 00
Burlington & Missouri River R.R. 6s,	15,000	17,850 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	15,000	16,050 00	15,000 00
Cleveland & Pittsburgh R.R. 3½s, . .	25,000	25,250 00	25,000 00
Fitchburg R.R. 4s,	35,000	35,660 00	35,000 00
Fitchburg R.R. 5s,	14,000	14,980 00	14,000 00
Hannibal & St. Joseph R.R. 6s,	25,000	29,000 00	25,000 00
Illinois Central R.R. 3s,	45,000	38,475 00	40,362 50
Illinois Central R.R. 3½s,	25,000	24,625 00	25,000 00
Michigan Central R.R. 5s,	31,000	38,595 00	31,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	25,000	28,250 00	25,000 00
Norwich & Worcester R.R. 4s,	20,000	21,900 00	20,000 00
Old Colony R.R. 4s,	40,000	43,975 00	40,000 00
Sioux City & Pacific R.R. 3½s,	25,000	25,000 00	25,000 00
	\$455,000	\$485,385 00	\$450,362 50

Chelsea Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,287 70	2 per cent.	\$232 000 00	4½ per cent.	\$1,431,180 00	5 per cent.
41,663 75	2½ “	25,000 00	4¾ “	287,980 00	5½ “
476,500 00	4 “	287 000 00	4½ “	472,825 00	6 “
25,000 00	4½ “	171,000 00	4¾ “		

Amount invested in real estate for banking purposes,	\$36,579 40
Estimated value of the same,	44,000 00
Assessed value of the same,	32,950 00
Net income received from same during year ending Oct. 31, 1902,	14 99
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	87,506 02
Assessed value of the same,	104,600 00
Number of loans which are of an amount not exceeding \$3,000 each, 968	
Aggregate amount of the same,	1,338,485 00
Total number of loans upon real estate,	1,081
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	210,091 16
Times for the dividends fixed by the by-laws: April 15 and October 15; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$69,256 89 } during the year ending Oct. 31, 1902, { 1¾ per cent., 70,023 71 }	139,280 60
Number of accounts opened during the year ending Oct. 31, 1902,	2,225
Number of accounts closed during the year ending Oct. 31, 1902,	1,593
Total number of open accounts Oct. 31, 1902,	17,058
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	10,392 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	863,992 31
Number of same,	24,186
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	883,617 02
Number of same,	14,649
Date of examination by commissioner: March 31, April 1.	

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 51.

JOHN B. WOOD, *President.*RUSSELL L. SCOTT, *Treasurer.*LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN B. WOOD,

C. J. DRISCOLL,

JAMES L. PEASE,

J. A. CARTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$80,000 00	Deposits, . . .	\$1,257,154 08
Bank stock, as per schedule, .	22,600 00	Guaranty fund, .	58,600 00
Railroad bonds, as per schedule, .	199,338 75	Interest account, .	6,813 72
Loans on railroad stock, . . .	500 00	Profit and loss account, . . .	5,345 37
Boston Terminal Co. bonds, . .	75,000 00		
Real estate by foreclosure, . . .	2,678 83		
Loans on real estate, . . .	725,240 00		
Loans on personal security, . . .	153,643 37		
Loans to counties, cities or towns (notes), . . .	22,300 00		
Loans on depositors' books, . . .	660 00		
Deposits in banks, on interest, .	36,783 35		
Deposit in bank, not on interest, .	4,511 34		
Expense account, . . .	909 51		
Cash on hand, . . .	3,748 02		
	\$1,327,913 17		\$1,327,913 17

Cash on Deposit in Banks, amount in each:—

First National Bank, Chicopee,	\$4,511 34
Chapin National Bank, Springfield,	1,000 00
Chicopee National Bank, Springfield,	15,000 00
City National Bank, Springfield,	2,000 00
Pynchon National Bank, Springfield,	756 99
Second National Bank, Springfield,	4,026 36
Springfield National Bank, Springfield,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	4,000 00
Hampden Trust Company, Springfield,	5,000 00

Loans on Railroad Stock, amount on each:—

2 shares Boston & Albany R.R.,	\$300 00
8 shares Boston & Albany R.R.,	200 00

Chicopee Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$5,000	\$5,050 00	\$5,000 00
of Altoona, Pa., 4s,	26,000	28,572 50	26,000 00
of Chicopee, Mass., 4s,	15,000	16,511 25	15,000 00
of Lynn, Mass, 4s,	10,000	10,850 00	10,000 00
of Portland, Me., 6s,	5,000	5,600 00	5,000 00
of Providence, R. I., 4s,	10,000	10,600 00	10,000 00
Town of Rockport, Mass., 4s, . .	9,000	9,153 75	9,000 00
	\$80,000	\$86,337 50	\$80,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of Redemption, Boston,	\$1,000	\$1,700 00	\$1,000 00
100	First Nat'l Bank, Chicopee, . .	10,000	13,000 00	10,000 00
66	Chapin N'l Bank, Springfield,	6,600	7,920 00	6,600 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	5,000 00
		\$22,600	\$29,870 00	\$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$4,000	\$4,040 00	\$4,000 00
Boston & Maine R.R. 3½s,	15,000	15,150 00	15,000 00
Boston & Maine R.R. 4½s,	5,000	6,125 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	53,000	52,995 50	52,951 25
Fitchburg R.R. 3½s,	20,000	20,200 00	20,000 00
Illinois Central R.R. 3s,	5,000	4,350 00	4,387 50
Illinois Central R.R. 3½s,	20,000	19,700 00	20,000 00
Michigan Central R.R. 6s,	5,000	5,675 00	5,000 00
Maine Central R.R. 4s,	6,000	6,210 00	6,000 00
Maine Central R.R. 5s,	3,000	3,345 00	3,000 00
New York, New Haven & Hartford R.R. 3½s,	15,000	15,300 00	15,000 00
New York, New Haven & Hartford R.R. 4s,	35,000	39,500 00	35,000 00
Old Colony R.R. 4s,	13,000	14,560 00	13,000 00
Portland & Rumford Falls R.R. 4s, .	1,000	1,077 50	1,000 00
	\$200,000	\$208,228 00	\$199,338 75

Chicopee Savings Bank — Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$75,000	\$86,625 00	\$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,026 36	3 per cent.	\$63,562 36	4 per cent.	\$16,000 00	4¾ per cent.
20,000 00	3½ “	15,000 00	4¼ “	647,238 00	5 “
13,000 00	3¾ “	148,300 00	4½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,678 83
Assessed value of the same,	2,700 00
Number of loans which are of an amount not exceeding \$3,000 each,	390
Aggregate amount of the same,	457,073 00
Total number of loans upon real estate,	417
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	56,015 54
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,538 94 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 23,187 02 }	45,725 96
Number of accounts opened during the year ending Oct. 31, 1902,	535
Number of accounts closed during the year ending Oct. 31, 1902,	388
Total number of open accounts Oct. 31, 1902,	2,715
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	3,710 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	243,180 48
Number of same,	3,158
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	199,163 16
Number of same,	2,046
Date of examination by commissioner: March 27, 28.	

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 39.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*

HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. SMITH NEWELL,
JAMES FLINT,

JAMES E. TAYLOR,
GEORGE M. MORTON.

Open for business every business day, 9 A.M. to 3 P.M. ; also Thursdays and Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$17,292 50	Deposits, . . .	\$657,643 67
Bank stock, as per schedule, .	30,530 00	Guaranty fund, .	17,275 63
Railroad bonds, as per schedule, .	63,919 98	Interest account, .	2,892 00
Boston Terminal Co. bonds, .	11,000 00	Profit and loss account, . . .	17,103 01
Loans on real estate, . . .	451,435 15		
Loans on personal security, .	73,017 75		
Deposits in banks, on interest, .	38,302 88		
Deposits in banks, not on interest, .	2,999 04		
Expense account, . . .	182 67		
Furniture and fixtures, . . .	3,255 00		
Cash on hand, . . .	2,979 34		
	\$694,914 31		\$694,914 31

Cash on Deposit in Banks, amount in each : —

Chicopee National Bank, Springfield,	\$13,999 04
City National Bank, Springfield,	9,933 13
Pynchon National Bank, Springfield,	1,860 67
Springfield National Bank, Springfield,	7,874 80
Springfield Safe Deposit and Trust Company, Springfield,	7,634 28

Chicopee Falls Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicopee, Mass., 3½s, . . .	\$17,000	\$17,212 50	\$17,292 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Chicopee,	\$1,000	\$1,300 00	\$1,000 00
5	First N'l Bank, Easthampton,	500	500 00	500 00
16	Franklin Co. N'l B'k, Greenfield,	1,600	1,664 00	1,600 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	2,540 00	2,000 00
50	Home Nat'l Bank, Holyoke, . .	5,000	6,000 00	5,000 00
13	Palmer Nat'l Bank, Palmer, . .	1,300	1,300 00	1,300 00
4	Agawam N'l B'k, Springfield,	400	360 00	400 00
40	Chapin Nat'l B'k, Springfield,	4,000	4,800 00	4,930 00
25	Chicopee N'l B'k, Springfield,	2,500	3,750 00	2,500 00
50	City Nat'l Bank, Springfield, . .	5,000	7,250 00	5,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,100 00	3,300 00
20	Springfield Safe Deposit and Trust Co.,	2,000	3,000 00	3,000 00
		\$27,300	\$34,564 00	\$30,530 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$20,000	\$19,800 00	\$20,311 60
Fitchburg R.R. 3½s,	10,000	10,150 00	10,393 03
Illinois Central R.R. 3½s,	5,000	4,925 00	5,143 82
New York, New Haven & Hartford R.R. 3½s,	10,000	10,300 00	10,556 11
New York, New Haven & Hartford R.R. 4s,	15,000	17,100 00	17,515 42
	\$60,000	\$62,275 00	\$63,919 98

Chicopee Falls Savings Bank—Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,550 00	\$11,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,567 41 18,874 80	3 per cent. 3½ "	\$58,000 00 466,452 90	4½ per cent. 5 "	\$1,860 67	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	252		
Aggregate amount of the same,		\$285,852 90	
Total number of loans upon real estate,	235		
Amount of investments from which no income is received,		5,610 67	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		29,957 29	
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.			
Rate and amount of each semi-annual dividend { 2 per cent., \$11,727 57 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 12,084 56 }		23,812 13	
Number of accounts opened during the year ending Oct. 31, 1902,	425		
Number of accounts closed during the year ending Oct. 31, 1902,	242		
Total number of open accounts Oct. 31, 1902,	2,055		
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),		2,252 21	
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		142,281 45	
Number of same,	2,991		
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		119,148 00	
Number of same,	1,517		
Date of examination by commissioner: March 27.			

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 49.

JOHN C. MILNE, *President*.

E. E. HATHAWAY, *Treasurer*.

GEORGE H. EDDY, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

JOHN C. MILNE,

HENRY H. EARL,

WILLIAM F. THOMAS,

SAMUEL W. HATHAWAY,

JAMES M. SWIFT.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$173,000 00	Deposits, . . .	\$4,242,865 44
Bank stock, as per schedule, .	287,412 50	Guaranty fund, .	210,533 55
Railroad bonds, as per schedule, .	675,000 00	Discount, . . .	166,109 90
Boston Terminal Co. bonds, .	25,000 00	Suspense account, .	14,894 48
Real estate by foreclosure, .	23,810 10		
Loans on real estate, . . .	2,355,609 00		
Loans on personal security, .	928,652 00		
Loans to counties, cities or towns (notes),	13,333 18		
Deposits in banks, on interest, .	117,757 59		
Deposit in bank, not on interest, .	22,578 37		
Expense account,	3,057 01		
Cash on hand,	9,193 62		
	<u>\$4,634,403 37</u>		<u>\$4,634,403 37</u>

Cash on Deposit in Banks, amount in each:—

Eliot National Bank, Boston,	\$27,894 24
First National Bank, Boston,	27,689 62
National Bank of Redemption, Boston,	23,659 55
National Bank of the Republic, Boston,	27,619 65
National Suffolk Bank, Boston,	10,894 53
Pocasset National Bank, Fall River,	22,578 37

Citizens' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$41,000	\$43,560 00	\$41,000 00
City of Bay City, Mich., 8s,	500	625 00	500 00
of Chicago, Ill., 4s,	25,000	27,000 00	25,000 00
of Indianapolis, Ind., 4s,	23,000	25,472 50	23,000 00
of Kansas City, Mo., 4½s,	50,000	55,812 50	50,000 00
of Milwaukee, Wis., 5s,	18,000	19,458 75	18,000 00
of Somerville, Mass., 4½s,	5,000	5,000 00	5,000 00
of Waterbury, Conn., 4s,	10,500	11,219 37	10,500 00
	\$173,000	\$188,148 12	\$173,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
6	Colonial Nat'l Bank, Boston,	\$600	\$900 00	\$600 00
6	Continental Nat'l B'k, Boston,	—	30 00	—
93	Eliot National Bank, Boston,	9,300	15,438 00	9,300 00
250	First National Bank, Boston,	25,000	44,250 00	25,000 00
50	Merchants N'l Bank, Boston,	5,000	9,550 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	11,550 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	21,760 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	2,500 00
188	Nat'l Shawmut Bank, Boston,	18,800	44,180 00	18,800 00
116	National Suffolk Bank, Boston,	11,600	15,428 00	11,600 00
114	State National Bank, Boston,	11,400	17,328 00	11,400 00
49	Suffolk National Bank, Boston,	—	294 00	—
102	Washington Nat'l B'k, Boston,	—	510 00	—
184	Fall River N'l B'k, Fall River,	18,400	21,344 00	17,012 50
149	Massasoit N'l B'k, Fall River,	14,900	24,585 00	14,900 00
327	Metacomet N'l B'k, Fall River,	32,700	39,894 00	32,700 00
161	Nat'l Union Bank, Fall River,	16,100	18,032 00	16,100 00
800	Pocasset N'l Bank, Fall River,	80,000	124,000 00	80,000 00
180	Second Nat'l Bank, Fall River,	18,000	27,900 00	18,000 00
40	Union National Bank, Lowell,	4,000	7,000 00	4,000 00
		\$288,800	\$447,973 00	\$287,412 50

Citizens' Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000	\$26,562 50	\$25,000 00
Boston & Maine R.R. 4½s, . . .	20,000	25,000 00	20,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	6,000	6,900 00	6,000 00
Boston, Winthrop & Shore R.R. 5s,	7,000	7,297 50	7,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,300 00	10,000 00
Chic., Burlington & Quincy R.R. 5s,	45,000	50,625 00	45,000 00
Cleveland & Pittsburgh R.R. 4½s, .	100,000	122,000 00	100,000 00
Concord & Montreal R.R. 4s, . . .	20,000	21,600 00	20,000 00
Fitchburg R.R. 5s,	1,000	1,080 00	1,000 00
Hannibal & St. Joseph R.R. 6s, . .	35,000	40,775 00	35,000 00
Illinois Central R.R. 3½s,	25,000	24,750 00	25,000 00
Illinois Central R.R. 4s,	75,000	83,000 00	75,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	20,000	22,600 00	20,000 00
Mahoning Coal Company R.R. 5s, . .	15,000	18,900 00	15,000 00
Maine Central R.R. 4½s,	26,000	28,145 00	26,000 00
Maine Central R.R. 5s,	2,000	2,245 00	2,000 00
Maine Central R.R. 7s,	31,000	39,680 00	31,000 00
Menominee River R.R. 7s,	12,000	13,440 00	12,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	77,000	94,710 00	77,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	8,000	10,600 00	8,000 00
New York, Lackawanna & Western R.R. 6s,	35,000	46,550 00	35,000 00
New York & New England R.R. 6s,	3,000	3,135 00	3,000 00
New York & New England R.R. 7s,	2,000	2,125 00	2,000 00
Old Colony R.R. 4s,	25,000	27,343 75	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	20,000	26,000 00	20,000 00
Troy & Boston R.R. 7s,	5,000	7,450 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,125 00	25,000 00
	\$675,000	\$788,938 75	\$675,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$25,000	\$28,875 00	\$25,000 00

Citizens' Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$117,757 59	2 per cent.	\$785,248 00	4½ per cent.	\$618,048 00	5½ per cent.
237,833 18	4 “	20,000 00	4¾ “	146,710 00	6 “
10,000 00	4½ “	1,479,755 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$23,810 10
Assessed value of the same,	16,500 00
Number of loans which are of an amount not exceeding \$3,000 each,	339
Aggregate amount of the same,	458,998 00
Total number of loans upon real estate,	521
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	223,286 97
Times for the dividends fixed by the by-laws: second Monday in June and December; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$79,293 70 } during the year ending Oct. 31, 1902, { 2 per cent., 80,439 43 }	159,733 13
Number of accounts opened during the year ending Oct. 31, 1902,	1,528
Number of accounts closed during the year ending Oct. 31, 1902,	1,237
Total number of open accounts Oct. 31, 1902,	6,998
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	11,585 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	631,109 26
Number of same,	6,591
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	644,004 31
Number of same,	5,661
Date of examination by commissioner: October 20.	

CITY SAVINGS BANK—PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 31.

FRANCIS W. ROCKWELL, *President.*HIRAM B. WELLINGTON, *Treasurer.*J. FRED KAHL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HIRAM B. WELLINGTON,

JACOB GIMLICH,

HENRY R. PEIRSON,

ARTHUR A. MILLS,

WILLIAM M. MERCER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 6 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$11,000 00	Deposits,	\$624,362 51
Bank stock, as per schedule, .	6,228 00	Guaranty fund, .	7,677 94
Loans on bank stock,	1,200 00	Interest account, .	3,884 83
Railroad bonds, as per schedule, .	81,375 00	Profit and loss ac-	
Loans on railroad stock,	290 00	count,	3 78
Boston Terminal Co. bonds, . .	45,000 00	Rent account, . . .	541 51
Real estate by foreclosure, . . .	5,227 83		
Loans on real estate,	419,201 62		
Loans on personal security, . . .	37,130 00		
Loans to counties, cities or towns			
(notes),	3,500 00		
Loans on depositors' books, . . .	300 00		
Deposits in banks, on interest, . .	4,750 27		
Deposits in banks, not on interest, .	14,151 17		
Expense account,	775 52		
Premium account,	4,363 87		
Interest account,	22 36		
Cash on hand,	1,954 93		
	\$636,470 57		\$636,470 57

Cash on Deposit in Banks, amount in each:—

Agricultural National Bank, Pittsfield,	\$1,775 01
Pittsfield National Bank, Pittsfield,	3,381 56
Third National Bank, Pittsfield,	8,494 60
Berkshire Loan & Trust Co., Pittsfield,	5,250 27

Loans on Bank Stock, amount on each:—

10 shares Berkshire Loan & Trust Co., Pittsfield,	\$1,000 00
2 shares Berkshire Loan & Trust Co., Pittsfield,	200 00

Loans on Railroad Stock, amount on each:—

1 share Boston & Albany R.R.,	\$100 00
1 share Boston & Albany R.R.,	190 00

City Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 5s, . . .	\$5,000	\$5,150 00	\$5,000 00
of Stoughton, Mass., 4s, . . .	6,000	6,540 00	6,000 00
	\$11,000	\$11,690 00	\$11,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Berkshire N'l B'k, No. Adams,	\$1,000	\$1,060 00	\$1,075 00
5	Agricultural N'l B'k, Pittsfield,	500	1,225 00	1,300 00
19	First Nat'l Bank, Springfield, .	1,900	1,995 00	2,318 00
10	Housatonic National Bank, Stockbridge,	1,000	1,500 00	1,535 00
		\$4,400	\$5,780 00	\$6,228 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$6,000	\$6,420 00	\$6,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,800 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s, .	21,000	21,000 00	20,975 00
Chic., Burlington & Quincy R.R. 7s, . .	2,000	2,040 00	2,000 00
Concord & Montreal R.R. 4s,	4,000	4,320 00	4,000 00
Dexter & Newport R.R. 4s,	5,000	5,350 00	5,000 00
Erie & Pittsburgh R.R. 3½s,	1,000	1,020 00	1,000 00
Fitchburg R.R. 4s,	5,000	5,500 00	5,000 00
Illinois Central R.R. 3s,	5,000	4,400 00	4,400 00
Illinois Central R.R. 3½s,	20,000	20,000 00	20,000 00
Penobscot Shore Line R.R. 4s,	8,000	8,640 00	8,000 00
	\$82,000	\$84,490 00	\$81,375 00

City Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$45,000	\$51,975 00	\$45,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,750 27	2 per cent.	\$13,500 00	4¾ per cent.	\$360,110 03	5 per cent.
50,000 00	4½ “	2,100 00	4 “	20,911 59	6 “
15,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,227 83
Assessed value of the same,	5,100 00
Net income received from same during year ending Oct. 31, 1902, . . .	241 58
Number of loans which are of an amount not exceeding \$3,000 each, 164	
Aggregate amount of the same,	306,299 71
Total number of loans upon real estate, 172	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	25,468 21
Times for the dividends fixed by the by-laws: January 10 and July 10; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$8,692 32 } during the year ending Oct. 31, 1902, . . { 1¾ per cent., 9,325 84 }	18,018 16
Number of accounts opened during the year ending Oct. 31, 1902, . 607	
Number of accounts closed during the year ending Oct. 31, 1902, . 333	
Total number of open accounts Oct. 31, 1902, 1,928	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,561 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	202,827 36
Number of same,	2,837
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	124,070 89
Number of same,	1,446
Date of examination by commissioner: October 1.	

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 46.

JOHN E. GALE, *President.*

GEORGE W. NOYES, *Treasurer.*

GEORGE W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

JOHN E. GALE,

PHILIP C. SWETT,

SAMUEL W. HOPKINSON,

S. P. GARDNER,

GEORGE NICHOLS, 2d.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.
Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$168,650 00	Deposits,	\$1,956,519 93
Bank stock, as per schedule, .	35,350 00	Guaranty fund, .	97,000 00
Loans on bank stock,	7,600 00	Interest account, .	34,474 33
Railroad bonds, as per schedule, .	360,000 00	Profit and loss account,	21,669 40
Loan on railroad stock,	600 00	Suspense account, .	417 00
Boston Terminal Co. bonds, . .	150,000 00		
Loans on real estate,	632,145 31		
Loans on personal security, . . .	605,050 00		
Loans to counties, cities or towns (notes),	47,600 00		
Deposits in banks, on interest, .	79,350 50		
Expense account,	2,785 26		
Premium account,	17,228 64		
Tax account,	2,790 91		
Cash on hand,	930 04		
	<u>\$2,110,080 66</u>		<u>\$2,110,080 66</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Haverhill,	\$39,350 50
Haverhill National Bank, Haverhill,	15,000 00
Haverhill Safe Deposit and Trust Company, Haverhill,	25,000 00

City Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

8 shares First National Bank, Haverhill,	\$800 00
10 shares First National Bank, Haverhill,	
18 shares Pacific National Bank, Lawrence,	3,000 00
12 shares National Bank of Methuen, Methuen,	
18 shares First National Bank, Haverhill,	500 00
40 shares Farmington National Bank, Farmington, N. H.,	2,500 00
8 shares First National Bank, Haverhill,	800 00

Loan on Railroad Stock : —

6 shares Boston & Maine R.R.,	\$600 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$25,000	\$26,812 00	\$25,000 00
City of Brockton, Mass., 4s,	7,000	7,245 00	7,000 00
of Haverhill, Mass., 4s,	46,000	47,844 00	46,000 00
of Kansas City, Mo., 4½s,	10,000	11,150 00	10,000 00
of Indianapolis, Ind., 4s,	10,000	11,000 00	10,000 00
of Medford, Mass., 4s,	11,000	11,787 00	11,000 00
of Newton, Mass., 4s,	25,000	28,650 00	25,000 00
of Portsmouth, N. H., 4s,	10,000	10,750 00	10,000 00
of Youngstown, Ohio, 5s,	10,000	10,325 00	10,000 00
Town of Bradford, Mass., 4s,	12,150	12,451 00	12,150 00
of Plaistow, N. H., 4s,	2,500	2,607 00	2,500 00
	\$168,650	\$180,621 00	\$168,650 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Massachusetts N'l B'k, Boston,	\$3,000	\$3,870 00	\$3,000 00
25	Merchants Nat'l Bank, Boston,	2,500	4,775 00	2,500 00
9	N'l B'k of Commerce, Boston,	900	1,350 00	900 00
15	Tremont Nat'l Bank, Boston, .	750	75 00	750 00
165	First National Bank, Haverhill,	16,500	23,925 00	16,500 00
45	Haverhill N'l Bank, Haverhill,	4,500	7,650 00	4,500 00
22	Merrimack N'l B'k, Haverhill,	2,200	3,190 00	2,200 00
50	Haverhill Safe Deposit and Trust Co., Haverhill,	5,000	6,000 00	5,000 00
		\$35,350	\$50,835 00	\$35,350 00

City Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, . .	\$10,000	\$10,975 00	\$10,000 00
Boston & Maine R.R. 4s,	55,000	62,250 00	55,000 00
Boston & Maine R.R. 4½s,	10,000	12,500 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	10,000	9,900 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, . .	25,000	25,250 00	25,000 00
Concord & Montreal R.R. 4s,	25,000	27,000 00	25,000 00
Fitchburg R.R. 4s,	5,000	5,112 00	5,000 00
Fitchburg R.R. 5s,	35,000	36,890 00	35,000 00
Illinois Central R.R. 3½s,	60,000	59,100 00	60,000 00
Maine Central R.R. 4s,	15,000	15,637 00	15,000 00
Maine Central R.R. 7s,	10,000	12,800 00	10,000 00
New York & New England R.R. 6s, . .	25,000	26,125 00	25,000 00
Old Colony R.R. 4s,	40,000	44,250 00	40,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
Upper Coos R.R. 4s,	15,000	15,900 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s, .	10,000	10,450 00	10,000 00
	\$360,000	\$387,139 00	\$360,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$150,000	\$173,250 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,350 50	2½ per cent.	\$220,800 00	4 per cent.	\$15,125 00	5½ per cent.
40,000 00	3 " "	142,000 00	4½ " "	20,000 00	5¾ " "
25,000 00	3¾ " "	180,375 00	4½ " "	32,200 00	6 " "
22,600 00	3½ " "	15,000 00	4¾ " "		
50,000 00	3¾ " "	569,895 31	5 " "		

City Five Cents Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	271	
Aggregate amount of the same,		\$378,395 31
Total number of loans upon real estate,	286	
Amount of investments from which no income is received,		750 00
Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1902,		88,378 78
Times for the dividends fixed by the by-laws: December 1 and June 1; payable first Wednesday in June and December.		
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$31,500 31 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 31,906 17 }		63,406 48
Number of accounts opened during the year ending Oct. 31, 1902,	1,234	
Number of accounts closed during the year ending Oct. 31, 1902,	860	
Total number of open accounts Oct. 31, 1902,	7,683	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),		5,667 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		349,143 06
Number of same,	8,085	
Amount of withdrawals, including dividends, during the year ending Oct 31, 1902,		326,610 04
Number of same,	5,136	
Date of examination by commissioner: February 27.		

CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated April 12, 1837. Present number of corporators, 26.

FRED A. BUTTRICK, *President.*

FRANK W. HURD, *Treasurer.*

FRANK W. HURD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRED A. BUTTRICK,

HENRY C. COOPER,

ADDISON PUTNAM,

LEONARD HUNTRESS,

FRANK COBURN.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,218,000 00	Deposits,	\$7,614,665 01
Bank stock, as per schedule, .	456,239 00	Guaranty fund, .	375,000 00
Loans on bank stock, . . .	17,811 25	Interest account, .	100,937 19
Railroad bonds, as per schedule,	1,916,250 00	Profit and loss account,	88,518 61
Real estate by foreclosure, .	29,984 42		
Loans on real estate, . . .	2,823,413 16		
Loans on personal security, .	1,584,543 85		
Loans to counties, cities or towns (notes),	44,600 00		
Deposits in banks, on interest, .	87,235 81		
Cash on hand,	1,043 32		
	\$8,179,120 81		\$8,179,120 81

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$1,463 51
National Shawmut Bank, Boston,	1,572 65
Appleton National Bank, Lowell,	56,699 65
Middlesex Safe Deposit and Trust Co., Lowell,	20,000 00
Pyncheon National Bank, Springfield,	7,500 00

City Institution for Savings — Continued.

Loans on Bank Stock, amount on each:—

111 shares Pacific National Bank, Lawrence,	\$8,761 25
6 shares Appleton National Bank, Lowell,	500 00
12 shares Appleton National Bank, Lowell,	750 00
29 shares Appleton National Bank, Lowell,	3,000 00
5 shares Wamesit National Bank, Lowell,	
20 shares Appleton National Bank, Lowell,	3,400 00
15 shares Union National Bank, Lowell,	
5 shares Appleton National Bank, Lowell,	400 00
11 shares Appleton National Bank, Lowell,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$116,000	\$124,120 00	\$100,000 00
County of Middlesex, Mass, 4s,	39,000	42,300 00	39,000 00
City of Altoona, Pa., 4s,	50,000	54,250 00	50,000 00
of Boston, Mass., 3½s,	100,000	105,500 00	100,000 00
of Des Moines, Iowa, 4s,	21,000	21,630 00	21,000 00
of Fall River, Mass., 3½s,	27,000	27,337 50	25,000 00
of Fitchburg, Mass., 4s,	125,000	136,500 00	125,000 00
of Indianapolis, Ind., 4s,	100,000	109,000 00	100,000 00
of Lawrence, Mass., 4s,	100,000	110,000 00	100,000 00
of Lowell, Mass., 4s,	50,000	55,000 00	50,000 00
of Medford, Mass., 4s,	75,000	82,275 00	75,000 00
of Milwaukee, Wis., 5s,	145,000	158,085 00	145,000 00
of Saginaw, Mich., 4½s,	50,000	53,337 50	50,000 00
of Waterbury, Conn., 4s,	100,000	106,500 00	100,000 00
Town of Cranston, R. I., 4s,	74,000	80,660 00	74,000 00
of Leominster, Mass., 4s,	49,000	54,145 00	49,000 00
of Maynard, Mass., 4s,	15,000	16,200 00	15,000 00
	\$1,236,000	\$1,336,840 00	\$1,218,000

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	\$8,000	\$10,400 00	\$8,000 00
200	Atlas National Bank, Boston,	20,000	23,000 00	20,000 00
204	Blackstone N'l Bank, Boston,	4,692	1,224 00	4,692 00
124	Boylston Nat'l Bank, Boston,	12,400	13,640 00	12,400 00
39	Bunker Hill N'l B'k, Boston,	3,900	7,215 00	3,900 00
200	First National Bank, Boston,	20,000	35,400 00	20,000 00
44	Merchants N'l Bank, Boston,	4,400	8,404 00	4,400 00
100	Metropolitan N'l B'k, Boston,	10,000	10,700 00	10,000 00
150	N'l B'k of Commerce, Boston,	15,000	22,500 00	15,000 00

City Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
500	N'l B'k of Redemption, Boston,	\$50,000	\$85,000 00	\$50,000 00
400	N'l B'k of the Republic, Boston,	40,000	64,000 00	40,000 00
78	National City Bank, Boston, .	—	78 00	—
50	Nat'l Exchange Bank, Boston,	5,000	7,600 00	5,000 00
550	Nat'l Shawmut Bank, Boston, .	55,000	129,250 00	60,000 00
136	National Suffolk Bank, Boston,	13,600	18,088 00	17,272 00
36	National Union Bank, Boston,	3,600	6,120 00	3,600 00
70	Nat'l Webster Bank, Boston, .	7,000	8,260 00	7,000 00
65	New England N'l B'k, Boston,	6,500	10,205 00	6,500 00
40	Old Boston N'l Bank, Boston, .	4,000	4,440 00	4,000 00
265	Second National Bank, Boston,	26,500	50,085 00	26,500 00
131	State National Bank, Boston, .	13,100	19,912 00	13,100 00
136	Suffolk National Bank, Boston,	—	816 00	—
100	Third National Bank, Boston, .	—	2,200 00	—
118	Tremont Nat'l Bank, Boston, .	5,900	590 00	5,900 00
39	Washington N'l Bank, Boston,	—	195 00	—
25	Bay State N'l B'k, Lawrence, .	1,875	2,875 00	1,875 00
610	Appleton Nat'l Bank, Lowell,	61,000	69,540 00	61,000 00
75	Merchants Nat'l Bank, Lowell,	—	375 00	—
51	Old Lowell N'l Bank, Lowell,	5,100	5,610 00	5,100 00
220	Prescott Nat'l Bank, Lowell, .	22,000	24,200 00	22,000 00
82	Union National Bank, Lowell,	8,200	14,350 00	12,300 00
100	Wamesit Nat'l Bank, Lowell, .	10,000	10,200 00	10,000 00
25	First Nat'l Bank, Marlborough,	2,500	2,500 00	2,500 00
42	Framingham National Bank, South Framingham, . . .	4,200	6,300 00	4,200 00
		\$443,467	\$675,272 00	\$456,239 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$200,000	\$211,015 00	\$200,000 00
Chic., Burlington & Quincy R.R. 4s,	200,000	215,000 00	200,000 00
Cleveland & Pittsburgh R.R. 3½s, .	109,000	112,270 00	100,000 00
Cleveland & Pittsburgh R.R. 4s, . .	100,000	124,000 00	100,000 00
Concord & Montreal R.R. 4s, . . .	200,000	217,000 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	56,250 00	50,000 00
Dakota Central R.R. 6s,	62,000	68,450 00	62,000 00
Eric & Pittsburgh R.R. 3½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 4s,	50,000	54,750 00	50,000 00
Fitchburg R.R. 5s,	50,000	53,750 00	50,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	100,000	128,500 00	100,000 00

City Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$50,000	\$52,250 00	\$50,000 00
Maine Central R.R. 4½s,	50,000	54,250 00	50,000 00
Michigan Central R.R. 6s,	100,000	114,500 00	100,000 00
Narragansett Pier R.R. 4s,	25,000	26,125 00	25,000 00
New York, Lackawanna & Western R.R. 6s,	25,000	33,000 00	25,000 00
New York, New Haven & Hartford R.R. 3½s,	100,000	104,000 00	104,250 00
New York, New Haven & Hartford R.R. 4s,	50,000	57,500 00	50,000 00
Norwich & Worcester R.R. 4s,	100,000	109,500 00	100,000 00
Old Colony R.R. 4s,	100,000	113,000 00	100,000 00
Portland & Ogdensburg R.R. 5s,	25,000	26,750 00	25,000 00
Sullivan County R.R. 4s,	100,000	108,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,500 00	50,000 00
	\$1,921,000	\$2,115,610 00	\$1,916,250 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount	Rate.	Amount.	Rate.
\$59,735 81	2 per cent.	\$1,088,899 34	4½ per cent.	\$41,261 25	5½ per cent.
1,474,623 35	4 “	25,000 00	4¾ “	168,851 68	6 “
17,250 00	4¼ “	1,681,982 64	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$29,984 42
Assessed value of the same,	30,100 00
Number of loans which are of an amount not exceeding \$3,000 each,	505
Aggregate amount of the same,	648,673 21
Total number of loans upon real estate,	620
Amount of investments from which no income is received,	13,579 11
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	347,612 45
Times for the dividends fixed by the by-laws: second Saturday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$140,358 06 } during the year ending Oct. 31, 1902, { 2 per cent., 143,206 18 }	283,564 24
Number of accounts opened during the year ending Oct. 31, 1902,	2,311
Number of accounts closed during the year ending Oct. 31, 1902,	1,692
Total number of open accounts Oct. 31, 1902,	17,780

City Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$16,534 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,079,014 20
Number of same,	16,457
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,026,072 63
Number of same,	17,562
Date of examination by commissioner: November 17.	

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 15, 1851. Present number of corporators, 36.

JOHN E. THAYER, *President.*

C. L. S. HAMMOND, *Treasurer.*

C. L. S. HAMMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN E. THAYER,

C. C. STONE,

GEORGE P. TAYLOR,

LUCIUS FIELD,

E. S. FULLER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$68,000 00	Deposits,	\$2,289,716 77
Loan on public funds, . .	128 00	Guaranty fund, . .	95,000 00
Bank stock, as per schedule, .	62,400 00	Profit and loss ac-	
Loans on bank stock, . .	380 00	count,	10,526 83
Railroad bonds, as per schedule,	172,500 00		
Boston Terminal Co. bonds, .	44,700 00		
Real estate by foreclosure, . .	650 00		
Loans on real estate,	897,967 62		
Loans on personal security, . .	683,889 87		
Loans to counties, cities or towns			
(notes),	344,600 00		
Deposit in bank, on interest, .	81,552 03		
Deposit in bank, not on interest,	15,180 76		
Premium account,	10,000 00		
Cash on hand,	13,295 32		
	\$2,395,243 60		\$2,395,243 60

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston,	\$81,552 03
First National Bank, Clinton,	15,180 76

Loan on Public Funds :—

\$1,000 United States 4s,	\$128 00
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Clinton Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

12 shares Central National Bank, Lynn,	\$300 00
9 shares Northern National Bank, Hallowell, Me.,	80 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s,	\$2,000	\$2,090 00	\$2,000 00
of Cambridge, Mass., 6s,	5,000	5,175 00	5,000 00
of Kansas City, Mo., 4½s,	5,000	5,581 25	5,000 00
of Saginaw, Mich., 4s,	5,000	5,350 00	5,000 00
Town of Clinton, Mass., 4s,	51,000	54,656 25	51,000 00
	\$68,000	\$72,852 50	\$68,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	\$1,400	\$1,610 00	\$1,400 00
20	Central Nat'l Bank, Boston, .	2,000	2,500 00	2,000 00
50	Manufacturers N'l B'k, Boston,	—	100 00	—
30	Metropolitan N'l Bank, Boston,	3,000	3,210 00	3,000 00
5	National City Bank, Boston, .	—	5 00	—
70	National Webster B'k, Boston,	7,000	8,260 00	7,000 00
350	First National Bank, Clinton, .	35,000	43,750 00	35,000 00
40	Fitchburg N'l B'k, Fitchburg,	4,000	5,680 00	4,000 00
50	First N'l Bank, New Bedford,	5,000	6,450 00	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	8,500 00	5,000 00
		\$62,400	\$80,065 00	\$62,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$21,200 00	\$20,000 00
Boston & Lowell R.R. 4½s,	1,000	1,000 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,900 00	19,800 00
Fitchburg R.R. 4s,	9,000	9,420 00	9,000 00
Fitchburg R.R. 5s,	35,000	35,800 00	35,000 00
Illinois Central R.R. 3½s,	13,000	12,870 00	12,700 00

Clinton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 4s,	\$10,000	\$11,100 00	\$10,000 00
Maine Central R.R. 7s,	7,000	8,960 00	7,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	15,000	18,450 00	17,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	16,950 00	15,000 00
Old Colony R.R. 4s,	16,000	17,531 25	16,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
	\$171,000	\$186,181 25	\$172,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$40,000	\$46,200 00	\$44,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$81,552 03	2 per cent.	\$15,000 00	3½ per cent.	\$165,500 00	4½ per cent.
50,000 00	3 ³ / ₁₀ “	317,600 00	4 “	910,425 12	5 “
20,000 00	3 ¹ / ₂ “	25,000 00	4½ “	25,000 00	5½ “
72,000 00	3 ¹ / ₂ “	180,000 00	4½ “	95,790 37	6 “
35,000 00	3 ³ / ₄ “	15,000 00	4 ³ / ₈ “	650 00	7 “

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$650 00
 Assessed value of the same, 1,000 00
 Number of loans which are of an amount not exceeding \$3,000 each, 437
 Aggregate amount of the same, 553,660 42
 Total number of loans upon real estate, 424
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 101,554 94
 Times for the dividends fixed by the by-laws: second Monday in April
 and October; payable on same days.

Clinton Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$36,376 37 }	\$73,581 95
during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 37,205 58 }	
Number of accounts opened during the year ending Oct. 31, 1902,	1,069
Number of accounts closed during the year ending Oct. 31, 1902,	774
Total number of open accounts Oct. 31, 1902,	6,962
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,548 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	430,324 87
Number of same,	7,113
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	383,559 11
Number of same,	4,574
Date of examination by commissioner. May 19.	

COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 42.

ABRAHAM H. TOWER, *President.*

CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ABRAHAM H. TOWER,

C. JAMES PRATT,

CALEB F. NICHOLS,

GEORGE K. NICKERSON.

Open for business every business day except Saturdays, 8.30 A.M. to 12.30 P.M.;
1.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$14,000 00	Deposits,	\$853,965 27
Bank stock, as per schedule, .	8,199 00	Guaranty fund, .	35,450 00
Railroad bonds, as per schedule, .	48,000 00	Interest account, .	15,234 74
Boston Terminal Co. bonds, .	10,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	5,670 05
poses),	14,428 21	Real estate income	
Real estate by foreclosure, .	53,159 25	account,	692 89
Loans on real estate,	520,702 24		
Loans on personal security, .	180,925 00		
Loans to counties, cities or towns			
(notes),	45,000 00		
Deposits in banks, on interest, .	12,025 63		
Expense account,	1,144 05		
Furniture and fixtures,	900 00		
Suspense account,	133 24		
Cash on hand,	2,396 33		
	\$911,012 95		\$911,012 95

Cash on Deposit in Banks, amount in each:—

Atlas National Bank, Boston,	\$10,419 49
Hingham National Bank, Hingham,	1,606 14

Cohasset Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Springfield, Ohio, 4½s, .	\$9,000	\$9,900 00	\$9,000 00
Town of Foxborough, Mass., 4s, .	2,000	2,256 00	2,000 00
of Methuen, Mass., 4s, .	3,000	3,360 00	3,000 00
	\$14,000	\$15,516 00	\$14,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone N'l Bank, Boston, .	\$299	\$78 00	\$299 00
40	Continental Nat'l B'k, Boston,	—	200 00	—
15	Merchants Nat'l Bank, Boston,	1,500	2,865 00	1,500 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,500 00
43	National City Bank, Boston, .	—	43 00	—
16	Nat'l Shawmut Bank, Boston, .	1,600	3,760 00	2,400 00
16	State National Bank, Boston, .	1,600	2,432 00	1,600 00
18	Tremont Nat'l Bank, Boston, .	900	90 00	900 00
		\$7,399	\$11,868 00	\$8,199 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 4s,	\$5,000	\$5,650 00	\$5,000 00
Eastern R.R. 6s,	13,000	14,040 00	13,000 00
Fitchburg R.R. 4s,	15,000	16,462 50	15,000 00
New York & New England R.R. 7s,	5,000	5,300 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,825 00	10,000 00
	\$48,000	\$52,277 50	\$48,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,550 00	\$10,000 00

Cohasset Savings Bank — Concluded.

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,025 63	2 per cent.	\$43,000 00	4 $\frac{3}{4}$ per cent.	\$104,987 00	5 $\frac{1}{2}$ per cent.
35,000 00	4 “	10,000 00	4 $\frac{1}{2}$ “	10,000 00	5 $\frac{3}{4}$ “
9,000 00	4 $\frac{1}{4}$ “	306,877 74	5 “	163,462 50	6 “
59,300 00	4 $\frac{1}{2}$ “	5,000 00	5 $\frac{1}{4}$ “		

Amount invested in real estate for banking purposes,	\$14,428 21
Estimated value of the same,	15,000 00
Assessed value of the same,	11,000 00
Net income received from same during year ending Oct. 31, 1902,	443 15
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	53,159 25
Assessed value of the same,	57,143 77
Net income received from same during year ending Oct. 31, 1902,	1,144 05
Number of loans which are of an amount not exceeding \$3,000 each,	211
Aggregate amount of the same,	212,399 50
Total number of loans upon real estate,	258
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	40,799 88
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,239 46 } during the year ending Oct. 31, 1902, { 2 per cent., 15,744 61 }	30,984 07
Number of accounts opened during the year ending Oct. 31, 1902,	260
Number of accounts closed during the year ending Oct. 31, 1902,	115
Total number of open accounts Oct. 31, 1902,	1,950
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,109 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	144,096 82
Number of same,	1,438
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	116,206 41
Number of same,	1,282
Date of examination by commissioner: June 10.	

COMMONWEALTH SAVINGS BANK—LYNN.

Incorporated March 28, 1900. Present number of corporators, 28.

BENJAMIN W. CURRIER, *President*.

WILLIAM M. BARNEY, *Treasurer*.

C. NEAL BARNEY, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

WILLIAM M. BARNEY, WALTER M. LIBBEY,
PATRICK B. MAGRANE, THOMAS CAMPBELL, 2d,
 EUGENE A. PUTNAM.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturdays, 3 to 6 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$6,500 00	Deposits,	\$199,795 39
Bank stock, as per schedule, .	3,500 00	Guaranty fund,	500 00
Loans on bank stock,	6,600 00	Interest account,	482 02
Railroad bonds, as per schedule, .	23,000 00		
Loans on real estate,	116,900 00		
Loans on personal security,	25,000 00		
Deposits in banks, on interest, .	14,133 56		
Expense account,	788 55		
Premium account,	2,496 05		
Furniture and fixtures,	810 29		
Tax account,	124 38		
Cash on hand,	924 58		
	\$200,777 41		\$200,777 41

Cash on Deposit in Banks, amount in each : —

Manufacturers National Bank, Lynn,	\$8,206 77
Metropolitan National Bank, Boston,	5,926 79

Loans on Bank Stock, amount on each : —

50 shares First National Bank, Lynn,	\$4,000 00
10 shares Atlas National Bank, Boston,	900 00
8 shares Atlas National Bank, Boston,	1,700 00
6 shares National Bank of Commerce, Boston,	
4 shares National Rockland Bank, Boston,	

Commonwealth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Barre, Vt, 4s, . . .	\$1,000	\$1,070 00	\$1,000 00
of Quincy, Mass., 3½s, . . .	1,500	1,500 00	1,500 00
of St. Joseph, Mo., 6s, . . .	1,000	1,000 00	1,000 00
Town of Eastport, Me., 4½s, . . .	1,000	1,000 00	1,000 00
of Newmarket, N. H., 3½s, . . .	2,000	2,040 00	2,000 00
	\$6,500	\$6,610 00	\$6,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Commercial N'l B'k, Boston, . .	\$2,000	\$2,700 00	\$2,000 00
5	Peoples National B'k, Boston, . .	500	600 00	500 00
10	Manufacturers N'l B'k, Lynn, . . .	1,000	1,050 00	1,000 00
		\$3,500	\$4,350 00	\$3,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$2,000	\$1,990 00	\$2,000 00
Chic., Burlington & Quincy R.R. 7s,	2,000	2,030 00	2,000 00
Fitchburg R.R. 5s,	1,000	1,000 00	1,000 00
Illinois Central R.R. 3½s,	5,000	4,950 00	5,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	4,000	4,520 00	4,000 00
Maine Central R.R. 4s,	2,000	2,085 00	2,000 00
New York & New England R.R. 6s,	5,000	5,225 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	2,000	2,040 00	2,000 00
	\$23,000	\$23,840 00	\$23,000 00

Commonwealth Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,206 77	2 per cent.	\$34,200 00	4½ per cent.	\$36,700 00	5½ per cent.
5,926 79	2½ “	3,000 00	4¾ “	3,000 00	6 “
900 00	4 “	70,700 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each,	55	
Aggregate amount of the same,		\$62,100 00
Total number of loans upon real estate,	65	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		5,876 16
Times for the dividends fixed by the by-laws: first Wednesday of June and December; payable on the following day.		
Rate and amount of each semi-annual dividend } 1¾ per cent., \$1,483 59 }		3,542 32
during the year ending Oct. 31, 1902, } 1¾ per cent., 2,058 73 }		
Number of accounts opened during the year ending Oct. 31, 1902,	394	
Number of accounts closed during the year ending Oct. 31, 1902,	137	
Total number of open accounts Oct. 31, 1902,	707	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		1,390 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		133,720 41
Number of same,	1,422	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		42,971 09
Number of same,	667	
Date of examination by commissioner: August 5.		

CONWAY SAVINGS BANK — CONWAY.

Incorporated March 10, 1887. Present number of corporators, 25.

JOHN B. PACKARD, *President.*

WILLIAM G. AVERY, *Treasurer.*

WILLIAM G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. PACKARD,

CHARLES L. BOYDEN,

ARTHUR P. DELABARRE,

HARRIS D. PEASE,

FRANCIS R. RICHMOND.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$9,000 00	Deposits, . . .	\$313,005 33
Bank stock, as per schedule, .	5,000 00	Guaranty fund, .	6,213 28
Loans on bank stock, . . .	2,800 00	Profit and loss account, . . .	502 47
Railroad bonds, as per schedule, .	11,000 00		
Boston Terminal Co. bonds, . .	5,000 00		
Real estate by foreclosure, . .	4,324 36		
Loans on real estate,	212,801 00		
Loans on personal security, . .	9,445 00		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest, .	51,264 17		
Premium account,	1,000 00		
Furniture and fixtures,	550 00		
Cash on hand,	1,536 55		
	\$319,721 08		\$319,721 08

Cash on Deposit in Banks, amount in each : —

Old Colony Trust Company, Boston,	\$5,504 68
Conway National Bank, Conway,	10,000 00
Packard National Bank, Greenfield,	10,000 00
Hampshire County National Bank, Northampton,	10,000 00
Northampton National Bank, Northampton,	5,000 00
Pyncheon National Bank, Springfield,	759 49
Taunton Safe Deposit and Trust Company, Taunton,	10,000 00

Conway Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

3 shares Conway National Bank, Conway,	\$200 00
10 shares City National Bank, Holyoke,	800 00
24 shares Agawam National Bank, Springfield,	1,800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Boston, Mass., 5s,	\$1,000	\$1,045 00	\$1,000 00
of Fitchburg, Mass., 6s,	1,000	1,065 00	1,000 00
of Holyoke, Mass., 4s,	2,000	2,130 00	2,000 00
of Milwaukee, Wis., 5s,	1,000	1,130 00	1,000 00
of Newton, Mass., 4s,	1,000	1,125 00	1,000 00
of Somerville, Mass., 4s,	1,000	1,040 00	1,000 00
of Springfield, Ohio, 4½s,	1,000	1,073 75	1,000 00
of Worcester, Mass., 5s,	1,000	1,045 00	1,000 00
	\$9,000	\$9,653 75	\$9,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Conway Nat'l Bank, Conway,	\$3,000	\$3,000 00	\$3,000 00
10	City National Bank, Holyoke,	1,000	1,100 00	1,000 00
10	Adams N'l B'k, North Adams,	1,000	1,180 00	1,000 00
		\$5,000	\$5,280 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$1,000	\$1,060 00	\$1,000 00
Chic., Burlington & Quincy R.R. 3½s,	1,000	995 00	1,000 00
Connecticut River R.R. 4s,	1,000	1,140 00	1,000 00
Illinois Central R.R. 3½s,	5,000	4,950 00	5,000 00
Old Colony R.R. 4s,	1,000	1,092 50	1,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	1,000	1,300 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	1,000	1,095 00	1,000 00
	\$11,000	\$11,632 50	\$11,000 00

Conway Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,775 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,504 68	2 per cent.	\$31,000 00	4 per cent.	\$3,328 00	6 per cent.
20,759 49	3½ “	221,718 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,324 36
Assessed value of the same,	4,000 00
Net income received from same during year ending Oct. 31, 1902, . .	14 09
Number of loans which are of an amount not exceeding \$3,000, . . 134	
Aggregate amount of the same,	162,396 00
Total number of loans upon real estate, 135	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	12,926 79
Times for the dividends fixed by the by-laws: May 1 and November 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,536 87 } during the year ending Oct. 31, 1902, . { 2 per cent., 5,827 09 }	11,363 96
Number of accounts opened during the year ending Oct. 31, 1902, . 151	
Number of accounts closed during the year ending Oct. 31, 1902, . 103	
Total number of open accounts Oct. 31, 1902, 996	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,044 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	63,086 35
Number of same, 686	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	46,216 31
Number of same, 519	
Date of examination by commissioner: May 1.	

COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 59.

ALBERT D. BOSSON, *President.*

GEORGE T. ROBERTS, *Treasurer.*

VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT D. BOSSON,
WILLIAM S. HIXON.
MILTON RAY,

JOHN MULLOY,
JOHN H. CUNNINGHAM,
GEORGE W. MOSES.

Open for business every business day, 8 A.M. to 1 P.M.; also Saturdays, 4 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$41,925 00	Deposits,	\$1,022,560 38
Bank stock, as per schedule, .	30,900 00	Guaranty fund, .	20,000 00
Loans on bank stock, . . .	5,500 00	Interest account, .	1,127 58
Railroad bonds, as per schedule,	65,628 75	Profit and loss ac-	
Boston Terminal Co. bonds, .	5,000 00	count,	19,144 13
Real estate by foreclosure, .	3,282 74		
Loans on real estate, . . .	647,902 85		
Loans on personal security, .	179,567 00		
Loans to counties, cities or towns			
(notes),	43,500 00		
Loans on depositors' books, .	300 00		
Deposits in banks, on interest, .	33,433 85		
Expense account,	316 49		
Premium account,	5,000 00		
Cash on hand,	575 41		
	<u>\$1,062,832 09</u>		<u>\$1,062,832 09</u>

Cash on Deposit in Banks, amount in each:—

First Ward National Bank, Boston,	\$10,929 95
Winnisimmet National Bank, Chelsea,	22,503 90

County Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

40 shares Winnisimmet National Bank, Chelsea,	\$3,000 00
15 shares Winnisimmet National Bank, Chelsea,	500 00
20 shares State National Bank, Boston,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
Massachusetts 3s,	\$20,000	\$19,900 00	\$20,000 00
City of Brockton, Mass., 4s,	4,000	4,370 00	4,000 00
of Cambridge, Mass., 3½s,	1,000	1,007 50	1,000 00
of Dayton, Ohio, 3½s,	5,000	5,025 00	5,000 00
of Dubuque, Iowa, 5s,	5,000	5,350 00	5,000 00
of Gloucester, Mass., 4s,	3,000	3,000 00	3,000 00
of Milwaukee, Wis., 5s,	2,000	2,132 50	2,000 00
of Springfield, Ohio, 6s,	1,125	1,154 99	1,125 00
Town of South Wayne, Ind., 6s,	800	996 00	800 00
	\$41,925	\$42,935 99	\$41,925 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Blackstone Nat'l B'k, Boston, .	\$115	\$30 00	—
20	Boylston Nat'l Bank, Boston, .	2,000	2,200 00	\$2,000 00
25	Faneuil Hall N'l B'k, Boston, .	2,500	3,425 00	2,500 00
10	First National Bank, Boston, .	1,000	1,770 00	1,000 00
25	First Ward Nat'l B'k, Boston, .	2,500	4,000 00	2,500 00
3	Freemans Nat'l Bank, Boston, .	300	330 00	300 00
25	Mt. Vernon N'l Bank, Boston, .	2,500	2,550 00	2,500 00
25	Nat'l Hamilton Bank, Boston, .	2,500	2,500 00	2,500 00
11	Nat'l Shawmut Bank, Boston, .	1,100	2,585 00	2,200 00
20	National Suffolk Bank, Boston, .	2,000	2,660 00	2,000 00
7	National Union Bank, Boston, .	700	1,190 00	700 00
25	National Webster B'k, Boston, .	2,500	2,950 00	2,500 00
3	New England N'l B'k, Boston, .	300	471 00	300 00
30	Old Boston N'l Bank, Boston, .	3,000	3,330 00	3,000 00
6	Second National Bank, Boston, .	600	1,134 00	600 00
27	State National Bank, Boston, .	2,700	4,104 00	2,700 00
22	Third National Bank, Boston, .	—	484 00	—
25	Washington Nat'l B'k, Boston, .	—	125 00	—
25	Winnisimmet N'l B'k, Chelsea, .	2,500	2,625 00	2,500 00
6	Dedham Nat'l Bank, Dedham, .	600	630 00	600 00
5	First Nat'l B'k, Newburyport, .	500	610 00	500 00
		\$29,915	\$39,703 00	\$30,900 00

County Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$3,000	\$3,187 50	\$3,000 00
Boston & Lowell R.R. 4s, . . .	1,000	1,022 50	1,000 00
Chic., Burlington & Quincy R.R. 3½s,	1,000	995 00	1,000 00
Chic., Burlington & Quincy R.R. 4s,	500	505 00	500 00
Concord & Montreal R.R. 4s, . . .	6,000	6,480 00	6,000 00
Fitchburg R.R. 4s,	5,000	5,475 00	5,000 00
Illinois Central R.R. 3s,	18,000	15,660 00	16,128 75
Illinois Central R.R. 3½s,	5,000	4,950 00	5,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,650 00	5,000 00
Maine Central R.R. 4s,	1,000	1,042 50	1,000 00
Maine Central R.R. 4½s,	500	541 25	500 00
Maine Central R.R. 5s,	500	561 25	500 00
New York & New England R.R. 6s,	1,000	1,045 00	1,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,100 00	5,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,712 50	5,000 00
Old Colony R.R. 4s,	5,000	5,468 75	5,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
	\$67,500	\$68,746 25	\$65,628 75

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,775 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,433 85	2 per cent.	\$34,000 00	4½ per cent.	\$10,000 00	5½ per cent.
23,500 00	3¾ “	33,000 00	4¾ “	92,390 00	5½ “
21,000 00	4 “	147,310 00	5 “	515,569 85	6 “

County Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,282 74
Assessed value of the same,	2,300 00
Number of loans which are of an amount not exceeding \$3,000 each,	380
Aggregate amount of the same,	521,006 41
Total number of loans upon real estate,	402
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	49,784 32
Times for the dividends fixed by the by-laws: third Saturday in April and October; payable the following Monday.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,092 29 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 17,861 50 }	33,953 79
Number of accounts opened during the year ending Oct. 31, 1902,	820
Number of accounts closed during the year ending Oct. 31, 1902,	395
Total number of open accounts Oct. 31, 1902,	3,445
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,050 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	356,411 27
Number of same,	6,788
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	214,330 53
Number of same,	3,702
Date of examination by commissioner: January 17.	

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 23.

G. L. RIST, *President.*

D. P. ABERCROMBIE, *Treasurer.*

W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

G. L. RIST,

E. L. GODDARD,

JAMES A. GUNN.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$99,500 00	Deposits,	\$1,245,193 20
Bank stock, as per schedule, .	13,350 00	Guaranty fund, .	46,600 00
Loans on bank stock,	10,025 00	Profit and loss account,	5,484 63
Railroad bonds, as per schedule, .	123,850 00		
Boston Terminal Co. bonds, .	20,000 00		
Real estate (for banking purposes),	31,000 00		
Real estate by foreclosure, . .	9,861 90		
Loans on real estate,	731,564 38		
Loans on personal security, . .	205,065 67		
Loans to counties, cities or towns (notes),	25,800 00		
Loans on depositors' books, . .	650 00		
Deposits in banks, on interest, .	20,611 25		
Deposits in banks, not on interest, .	5,000 00		
Real estate,*	400 00		
Cash on hand,	599 63		
	<u>\$1,297,277 83</u>		<u>\$1,297,277 83</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

First National Bank, Greenfield,	\$5,095 99
Crocker National Bank, Turner's Falls,	20,515 26

Loans on Bank Stock, amount on each:—

40 shares Packard National Bank, Greenfield,	\$4,000 00
79 shares Franklin County National Bank, Greenfield,	5,000 00
9 shares Crocker National Bank, Turner's Falls,	725 00
3 shares Crocker National Bank, Turner's Falls,	300 00

Crocker Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$20,000	\$21,700 00	\$20,000 00
City of Bangor, Me., 6s,	2,500	2,645 00	2,500 00
of Boston, Mass., 3½s,	25,000	26,000 00	25,000 00
of Boston, Mass., 5s,	4,000	4,240 00	4,000 00
of Cambridge, Mass., 4s,	10,000	10,475 00	10,000 00
of Chicago, Ill., 4s,	1,000	1,070 00	1,000 00
of Cleveland, Ohio, 5s,	1,000	1,050 00	1,000 00*
of Fort Wayne, Ind., 4½s,	4,000	4,360 00	4,000 00
of Lewiston, Me., 4s,	5,000	5,525 00	5,000 00
of Lynn, Mass., 5s,	2,000	2,050 00	2,000 00
of Meriden, Conn., 4s,	5,000	5,025 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,600 00	5,000 00
of Somerville, Mass., 4½s,	2,000	2,040 00	2,000 00
of Springfield, Mass., 4s,	5,000	5,550 00	5,000 00
of St. Louis, Mo., 6s,	5,000	5,300 00	5,000 00
Town of Turner's Falls, Mass. (Fire District), 4s,	3,000	3,135 00	3,000 00
	\$99,500	\$105,765 00	\$99,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central National Bank, Boston,	\$1,000	\$1,250 00	\$1,000 00
6	National Webster B'k, Boston,	600	708 00	600 00
5	Tremont Nat'l Bank, Boston, .	250	25 00	250 00
40	Conway Nat'l Bank, Conway,	4,000	4,000 00	4,000 00
75	Crocker N'l B'k, Turner's Falls,	7,500	10,500 00	7,500 00
		\$13,350	\$16,483 00	\$13,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Concord & Montreal R.R. 4s,	\$10,000	\$10,725 00	\$10,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,700 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, .	13,000	13,130 00	13,000 00
Conn. & Passumpsic Rivers R.R. 4s,	2,000	2,230 00	2,000 00

Crocker Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$12,000	\$12,960 00	\$12,000 00
Fitchburg R.R. 3½s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,440 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,040 00	5,000 00
Illinois Central R.R. 3s,	10,000	8,850 00	8,850 00
Illinois Central R.R. 3½s,	11,000	11,000 00	11,000 00
Maine Central R.R. 4½s,	5,000	5,400 00	5,000 00
New York & New England R.R. 6s,	5,000	5,200 00	5,000 00
New York & New England R.R. 7s,	9,000	9,540 00	9,000 00
Old Colony R.R. 4s,	13,000	14,500 00	13,000 00
Upper Coos R.R. 4s,	5,000	5,450 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,450 00	5,000 00
	\$125,000	\$130,715 00	\$123,850 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,515 26	2 per cent.	\$17,800 00	4 per cent.	\$35,000 00	4¾ per cent.
5,095 99	3 “	290,000 00	4½ “	630,305 05	5 “

Amount invested in real estate for banking purposes,	\$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	22,400 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,341 71
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,261 90
Assessed value of the same,	11,330 00
Number of loans which are of an amount not exceeding \$3,000 each, 373	
Aggregate amount of the same,	295,199 05
Total number of loans upon real estate, 373	
Amount of investments from which no income is received,	300 00

Crocker Institution for Savings — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	\$57,320 52
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,807 58 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 23,473 35 }	46,280 93
Number of accounts opened during the year ending Oct. 31, 1902, . . .	500
Number of accounts closed during the year ending Oct. 31, 1902, . . .	347
Total number of open accounts Oct. 31, 1902,	3,168
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	3,406 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	202,175 94
Number of same,	2,894
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	175,108 50
Number of same,	1,734
Date of examination by commissioner: May 2.	

DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 62.

ALFRED HUTCHINSON, *Vice-President.*

J. FRANK PORTER, *Treasurer.*

(Office vacant) *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. WHITE,

CHARLES H. PRESTON,

CHARLES N. PERLEY,

HERBERT S. TAPLEY,

J. FRANK PORTER.

Open for business every business day except Saturdays, 8 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$77,231 75	Deposits,	\$1,870,210 62
Loans on bank stock,	83,200 00	Guaranty fund, . .	91,300 00
Railroad bonds, as per schedule, .	320,000 00	Interest account, . .	6,011 35
Loan on railroad bonds,	50,000 00	Premium account, . .	8,796 25
Loan on railroad stock,	29,000 00	Earnings undivided, .	10,853 73
Boston Terminal Co. bonds, . . .	85,000 00		
Real estate by foreclosure, . . .	52,656 46		
Loans on real estate,	529,551 00		
Loans on personal security, . . .	660,724 00		
Loans to counties, cities or towns (notes),	77,000 00		
Loans on depositors' books, . . .	50 00		
Deposits in banks, on interest, . .	2,070 91		
Deposits in banks, not on interest, .	2,000 00		
Expense account,	175 00		
Tax account,	4,117 95		
Miscellaneous stock,*	4,922 25		
Notes receivable,*	2,667 16		
Cash on hand,	6,805 47		
	\$1,987,171 95		\$1,987,171 95

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Faneuil Hall National Bank, Boston,	\$1,029 75
First National Bank, Danvers,	3,041 16

Danvers Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

4 shares Salem National Bank, Salem,	}	\$1,550 00
16 shares First National Bank, Danvers,		
3 shares Naumkeag National Bank, Salem,		
60 shares Mercantile Trust Company, Boston,	}	11,000 00
50 shares Malden Trust Company, Malden,		
230 shares Traders National Bank, Lowell,		
58 shares Massachusetts National Bank, Boston,		5,000 00
35 shares First National Bank, Danvers,		1,750 00
134 shares Traders National Bank, Lowell,		13,400 00
100 shares American National Bank, Boston,		7,500 00
270 shares American National Bank, Boston,		20,000 00

Loan on Railroad Bonds :—

\$25,000 Boston & Maine R.R. 4½s,	}	\$50,000 00
30,000 Cleveland & Pittsburgh R.R. 3½s,		

Loan on Railroad Stock :—

150 shares Boston & Albany R.R,	\$29,000 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,750 00	\$5,675 00
35	Blackstone Nat'l Bank, Boston,	805	210 00	805 00
20	Lincoln Nat'l Bank, Boston, .	200	100 00	300 00
50	Merchants Nat'l Bank, Boston,	5,000	9,550 00	6,475 00
60	N'l B'k of Commerce, Boston,	6,000	9,000 00	6,000 00
65	N'l B'k of Redemption, Boston,	6,500	11,050 00	7,901 25
70	Nat'l Exchange Bank, Boston,	7,000	10,640 00	7,097 50
20	National Suffolk Bank, Boston,	2,000	2,660 00	2,540 00
37	State National Bank, Boston, .	3,700	5,624 00	4,431 25
10	Tremont Nat'l Bank, Boston, .	500	50 00	500 00
131	First National Bank, Danvers,	9,825	8,515 00	10,197 00
125	First N'l Bank, New Bedford,	12,500	16,125 00	14,947 25
20	Warren Nat'l Bank, Peabody,	2,000	2,320 00	2,000 00
51	Asiatic National Bank, Salem,	5,100	5,202 00	5,100 00
7	First National Bank, Salem, .	700	490 00	700 00
5	Naumkeag N'l Bank, Salem, .	500	640 00	500 00
17	Salem National Bank, Salem, .	1,700	1,615 00	2,062 50
		\$69,030	\$89,541 00	\$77,231 75

Danvers Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$35,000	\$39,637 50	\$35,000 00
Boston, Winthrop & Shore R.R. 5s,	20,000	20,850 00	20,000 00
Chic, Burlington & Quincy R.R. 3½s,	5,000	4,975 00	5,000 00
Chic, Burlington & Quincy R.R. 4s,	25,000	26,812 50	25,000 00
Conn & Passumpsic Rivers R.R. 4s,	25,000	28,375 00	25,000 00
Fitchburg R.R. 3½s,	50,000	50,625 00	50,000 00
Fitchburg R.R. 4s,	20,000	21,175 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,000 00	10,000 00
Illinois Central R.R. 3½s,	50,000	49,500 00	50,000 00
Maine Central R.R. 4s,	25,000	26,062 50	25,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,900 00	15,000 00
Upper Coos R.R. 4½s,	25,000	28,750 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	15,000	16,425 00	15,000 00
	\$320,000	\$339,087 50	\$320,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$85,000	\$98,175 00	\$85,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,041 16	2 per cent.	\$117,400 00	4 per cent.	\$432,030 00	5 per cent.
1,029 75	2½ “	23,000 00	4½ “	25,000 00	5½ “
50,000 00	3½ “	131,000 00	4½ “	115,370 00	5½ “
84,000 00	3½ “	2,300 00	4½ “	20,000 00	5½ “
10,000 00	3½ “	158,250 00	4½ “	111,225 00	6 “
10,000 00	3½ “	138,500 00	4½ “	1,450 00	7 “

Danvers Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$52,656 46
Assessed value of the same,	47,300 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,939 48
Number of loans which are of an amount not exceeding \$3,000 each, 223	
Aggregate amount of the same,	247,425 00
Total number of loans upon real estate, 232	
Amount of investments from which no income is received,	554 04
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	82,748 25
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$34,428 15 } during the year ending Oct. 31, 1902, . { 2 per cent., 35,518 04 }	69,946 19
Number of accounts opened during the year ending Oct. 31, 1902, . . .	523
Number of accounts closed during the year ending Oct. 31, 1902, . . .	302
Total number of open accounts Oct. 31, 1902,	4,820
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	3,520 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	260,010 17
Number of same,	2,856
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	219,806 45
Number of same,	2,739
Date of examination by commissioner: January 7.	

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 86.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS B. ENDICOTT,	HOWARD COLBURN,
CLIFTON P. BAKER,	WINSLOW WARREN,
DON GLEASON HILL	

Open for business every business day except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$930,500 00	Deposits,	\$3,487,758 76
Bank stock, as per schedule, .	43,150 00	Guaranty fund, .	171,084 65
Loan on bank stock,	500 00	Profit and loss account,	96,809 42
Railroad bonds, as per schedule,	774,000 00		
Real estate (for banking purposes),	35,000 00		
Loans on real estate,	594,400 00		
Loans on personal security, . .	1,248,500 00		
Loans to counties, cities or towns (notes),	53,875 00		
Deposit in bank, on interest, .	73,727 83		
Deposit in bank, not on interest,	2,000 00		
	\$3,755,652 83		\$3,755,652 83

Cash on Deposit in Bank : —

Dedham National Bank, Dedham,	\$75,727 83
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Loan on Bank Stock : —

10 shares Dedham National Bank, Dedham,	\$500 00
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Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$9,000	\$9,292 50	\$9,000 00
of Bangor, Me., 6s, . . .	18,000	19,170 00	18,000 00
of Boston, Mass., 3½s, . . .	30,000	30,975 00	30,000 00
of Boston, Mass., 4s, . . .	100,000	104,625 00	100,000 00
of Boston, Mass., 6s, . . .	10,000	10,000 00	10,000 00
of Bridgeport, Conn., 4s, . . .	38,000	42,085 00	38,000 00
of Cambridge, Mass., 6s, . . .	10,000	10,350 00	10,000 00
of Cleveland, Ohio, 5s, . . .	43,000	43,000 00	43,000 00*
of Dayton, Ohio, 5s, . . .	25,000	27,875 00	25,000 00
of Fall River, Mass., 4½s, . . .	25,000	27,062 50	25,000 00
of Fall River, Mass., 4½s, . . .	35,000	36,825 00	35,000 00
of Fall River, Mass., 6s, . . .	2,000	2,065 00	2,000 00
of Grand Rapids, Mich., 4½s, . . .	38,000	41,800 00	38,000 00
of Grand Rapids, Mich., 5s, . . .	10,000	10,200 00	10,000 00
of Indianapolis, Ind., 4s, . . .	12,000	13,440 00	12,000 00
of Kansas City, Mo., 4½s, . . .	25,000	27,906 25	25,000 00
of Lynn, Mass., 4s, . . .	52,000	56,297 50	52,000 00
of Manchester, N. H., 4s, . . .	14,000	14,997 50	14,000 00
of Manchester, N. H., 4½s, . . .	15,000	16,612 50	15,000 00
of Milwaukee, Wis., 5s, . . .	31,500	31,578 75	31,500 00
of New Bedford, Mass., 3½s, . . .	28,000	28,490 00	28,000 00
of Newton, Mass., 4s, . . .	45,000	51,650 00	45,000 00
of Newton, Mass., 6s, . . .	16,000	17,040 00	16,000 00
of Northampton, Mass., 4s, . . .	17,000	17,977 50	17,000 00
of Norwalk, Conn., 4s, . . .	18,000	20,520 00	18,000 00
of Norwich, Conn., 7s, . . .	25,000	27,437 50	25,000 00
of Portland, Me., 6s, . . .	48,000	53,520 00	48,000 00
of Portsmouth, N. H., 4s, . . .	20,000	20,450 00	20,000 00
of Scranton, Pa., 4½s, . . .	25,000	28,310 00	25,000 00
of Springfield, Mass., 6s, . . .	2,000	2,145 00	2,000 00
of Springfield, Ohio, 4½s, . . .	40,000	45,612 50	40,000 00
of Springfield, Ohio, 5s, . . .	10,000	11,662 50	10,000 00
Town of Danvers, Mass., 5s, . . .	4,000	4,220 00	4,000 00
of Dedham, Mass., 4s, . . .	25,000	27,093 75	25,000 00
of Hopkinton, Mass., 5s, . . .	20,000	22,100 00	20,000 00
of Melrose, Mass., 4s, . . .	20,000	21,600 00	20,000 00
of Methuen, Mass., 4s, . . .	25,000	27,687 50	25,000 00
	\$930,500	\$1,003,673 75	\$930,500 00

* A legal investment when made.

Dedham Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,750 00	\$5,000 00
50	Blackstone N'l Bank, Boston, .	1,150	300 00	1,150 00
75	N'l B'k of Commerce, Boston,	7,500	11,250 00	7,500 00
40	Nat'l Shawmut Bank, Boston,	4,000	9,400 00	6,000 00
25	National Union Bank, Boston,	2,500	4,250 00	2,500 00
60	Peoples Nat'l Bank, Boston, .	6,000	7,200 00	6,000 00
150	Dedham Nat'l Bank, Dedham,	15,000	15,750 00	15,000 00
		\$41,150	\$53,900 00	\$43,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 3½s, . . .	\$30,000	\$31,200 00	\$30,000 00
Boston & Albany R.R. 4s, . . .	25,000	26,500 00	25,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	35,000	38,500 00	35,000 00
Boston & Lowell R.R. 4s, . . .	20,000	22,300 00	20,000 00
Boston & Lowell R.R. 4½s, . . .	5,000	5,000 00	5,000 00
Boston & Maine R.R. 4½s, . . .	45,000	56,250 00	45,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	25,000	28,750 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, . . .	28,000	29,190 00	28,000 00
Eastern R R 6s, . . .	60,000	64,950 00	60,000 00
Fitchburg R.R. 4s, . . .	85,000	89,312 50	85,000 00
Maine Central R.R. 4½s, . . .	3,000	3,247 50	3,000 00
Maine Central R.R. 7s, . . .	11,000	14,080 00	11,000 00
Newport & Richford R.R. 5s, . . .	35,000	37,275 00	35,000 00*
New York & New England R.R. 6s, . . .	25,000	26,125 00	25,000 00
New York & New England R.R. 7s, . . .	26,000	27,625 00	26,000 00
New York, New Haven & Hartford R.R. 4s, . . .	50,000	57,125 00	50,000 00
Norwich & Worcester R.R. 4s, . . .	30,000	33,075 00	30,000 00
Old Colony R.R. 4s, . . .	49,000	54,375 00	49,000 00
Old Colony R.R. 4½s, . . .	25,000	25,312 50	25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	15,000	18,150 00	15,000 00
Vermont & Massachusetts R.R. 5s, . . .	119,000	119,000 00	119,000 00
Worcester, Nashua & Rochester R.R. 4s, . . .	28,000	31,080 00	28,000 00
	\$774,000	\$838,422 50	\$774,000 00

* A legal investment when made.

Dedham Institution for Savings — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$73,727 83	2 per cent.	\$237,000 00	4 $\frac{1}{2}$ per cent.	\$431,900 00	5 per cent.
190,000 00	3 $\frac{3}{4}$ “	69,000 00	4 $\frac{1}{2}$ “	800 00	5 $\frac{1}{2}$ “
728,875 00	4 “	30,000 00	4 $\frac{7}{8}$ “	209,700 00	6 “

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	61,200 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,048 35
Number of loans which are of an amount not exceeding \$3,000 each, 372	
Aggregate amount of the same,	357,300 00
Total number of loans upon real estate,	415
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	164,728 62
Times for the dividends fixed by the by-laws: second Saturday in May and November; payable on the Monday following those dates.	
Rate and amount of each semi-annual dividend { 2 per cent., \$64,563 03 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 65,407 08 }	129,970 11
Number of accounts opened during the year ending Oct. 31, 1902, . . .	990
Number of accounts closed during the year ending Oct. 31, 1902, . . .	641
Total number of open accounts Oct. 31, 1902,	8,944
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	7,158 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	458,770 44
Number of same,	6,838
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	466,341 75
Number of same,	5,318
Date of examination by commissioner: March 3.	

DORCHESTER SAVINGS BANK — DORCHESTER.

Incorporated April 16, 1894. Present number of corporators, 20.

FREDERICK L. WALKER, *President.*

GEORGE T. SEARS, *Treasurer.*

FRANK M. WHITMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT H. STEARNS,

GEORGE B. PHIPPEN,

GEORGE T. SEARS,

HERBERT W. BURKE,

HENRY G. ALLBRIGHT.

Open for business every business day except Saturdays, 2 to 7 P.M.; Saturdays,
2 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$12,774 60	Deposits, . . .	\$277,601 53
Railroad bonds, as per schedule, .	44,331 25	Guaranty fund, .	1,802 93
Boston Terminal Co. bonds, .	5,818 75	Interest account, .	280 00
Loans on real estate, . . .	195,050 00	Collection account, .	25
Loans on personal security, .	14,943 75		
Deposits in banks, on interest, .	5,162 64		
Expense account, . . .	70 47		
Furniture and fixtures, . . .	1,217 35		
Cash on hand, . . .	315 90		
	\$279,684 71		\$279,684 71

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$846 46
Winthrop National Bank, Boston,	4,316 18

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Quincy, Mass., 3½s, . . .	\$4,800	\$4,872 00	\$4,932 24
of Wilkes-Barre, Pa., 3½s, . . .	3,000	3,046 25	3,090 00
of Youngstown, Ohio, 5s, . . .	4,348	4,674 10	4,752 36
	\$12,148	\$12,592 35	\$12,774 60

Dorchester Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 3s,	\$3,000	\$2,700 00	\$2,880 00
Boyer Valley R.R. 3½s,	5,000	5,050 00	5,068 75
Chic., Burlington & Quincy R.R. 3½s,	3,000	2,970 00	3,108 75
Conn. & Passumpsic Rivers R.R. 4s,	1,000	1,130 00	1,175 00
Dexter & Piscataquis R.R. 4s, . . .	3,000	3,300 00	3,195 00
Fitchburg R.R. 4s,	1,000	1,097 50	1,075 00
Grafton & Upton R.R. 4s,	3,000	2,400 00	3,077 50
Illinois Central R.R. 3s,	5,000	4,350 00	4,550 00
Illinois Central R.R. 3½s,	10,000	9,850 00	10,195 00
Maine Central R.R. 4s,	4,000	4,160 00	4,168 75
Old Colony R.R. 4s,	1,000	1,100 00	1,152 50
Portland & Rumford Falls R.R. 4s,	2,000	2,160 00	2,215 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,440 00	2,470 00
	\$43,000	\$42,707 50	\$44,331 25

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$5,000	\$5,775 00	\$5,818 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,162 64	2 per cent.	\$10,000 00	4½ per cent.	\$2,300 00	5½ per cent.
4,943 75	3½ “	181,750 00	5 “	11,000 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 35
 Aggregate amount of the same, \$72,050 00
 Total number of loans upon real estate, 62
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 9,889 59
 Times for the dividends fixed by the by-laws; second Wednesday in April
 and October; payable on same days.
 Rate and amount of each semi-annual dividend { 1½ per cent., \$3,339 27 } 7,183 14
 during the year ending Oct. 31, 1902, . { 1½ per cent., 3,843 87 }
 Number of accounts opened during the year ending Oct. 31, 1902, . 930
 Number of accounts closed during the year ending Oct. 31, 1902, . 322
 Total number of open accounts Oct. 31, 1902, 3,196

Dorchester Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$1,360 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	156,443 92
Number of same,	5,752
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	94,202 99
Number of same,	2,878
Date of examination by commissioner: February 24.	

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 28.

GEORGE T. SAMPSON, *President.*

WILLIAM B. PIGEON, *Treasurer.*

WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM B. PIGEON,	JOHN THOMPSON,
RUFUS CUSHMAN,	EBEN M. McPHERSON,
A. R. HOOPER,	JOHN E. LYNCH,
JAMES FRAME.	

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 7 to 9 P.M.; during June, July, August and September, close at 1 P.M. Saturdays.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$610,000 00	Deposits,	\$3,756,891 64
Bank stock, as per schedule, .	200,961 00	Guaranty fund, .	185,271 63
Loan on bank stock,	800 00	Interest account, .	29,032 23
Railroad bonds, as per schedule,	602,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	84,666 07
poses),	10,000 00		
Real estate by foreclosure, .	6,500 00		
Loans on real estate,	2,031,892 50		
Loans on personal security, .	461,325 00		
Loans to counties, cities or towns			
(notes),	10,000 00		
Deposits in banks, on interest, .	87,874 53		
Expense account,	3,711 81		
Miscellaneous bonds,*	25,895 27		
Taxes paid,	721 92		
Cash on hand,	4,179 54		
	\$4,055,861 57		\$4,055,861 57

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

First Ward National Bank, Boston,	\$70,448 12
First National Bank, Boston,	17,426 41

Loan on Bank Stock : —

8 shares First Ward National Bank, Boston,	\$800 00
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East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s.	\$1,000	\$1,010 00	\$1,000 00
County of Aroostook, Me., 4½s,	25,000	27,000 00	25,000 00
City of Bangor, Me., 6s,	7,000	7,420 00	7,000 00
of Boston, Mass., 5s,	80,000	84,200 00	80,000 00
of Cambridge, Mass., 6s,	8,000	8,280 00	8,000 00
of Cleveland, Ohio, 5s,	4,000	4,240 00	4,000 00*
of Dayton, Ohio, 5s,	35,000	39,790 00	35,000 00
of Detroit, Mich., 6s,	10,000	10,800 00	10,000 00
of Fall River, Mass., 4s,	25,000	28,125 00	25,000 00
of Fall River, Mass., 4½s,	15,000	16,200 00	15,000 00
of Fall River, Mass., 5s,	9,000	9,720 00	9,000 00
of Fall River, Mass., 6s,	8,000	8,360 00	8,000 00
of Gloucester, Mass., 4s,	2,000	2,060 00	2,000 00
of Grand Rapids, Mich., 4½s,	13,000	14,125 00	13,000 00
of Grand Rapids, Mich., 5s,	10,000	10,150 00	10,000 00
of Indianapolis, Ind., 4s,	20,000	21,600 00	20,000 00
of Lynn, Mass., 4s,	5,000	5,475 00	5,000 00
of Manchester, N. H., 4½s,	20,000	22,100 00	20,000 00
of Milwaukee, Wis., 5s,	53,000	57,800 00	53,000 00
of Newton, Mass., 4s,	10,000	11,050 00	10,000 00
of Newton, Mass., 6s,	10,000	10,350 00	10,000 00
of Portland, Me., 6s,	42,000	46,830 00	42,000 00
of Providence, R. I., 5s,	28,000	29,540 00	28,000 00
of Saginaw, Mich., 4½s,	5,000	5,025 00	5,000 00
of Salem, Mass., 5s,	20,000	20,400 00	20,000 00
of Springfield, Ohio, 4½s,	21,000	23,710 00	21,000 00
of Springfield, Ohio, 5s,	17,000	19,620 00	17,000 00
of St. Louis, Mo., 6s,	32,000	33,760 00	32,000 00
of Waltham, Mass., 4s,	25,000	26,500 00	25,000 00
of Woonsocket, R. I., 4s,	50,000	52,250 00	50,000 00*
	\$610,000	\$657,490 00	\$610,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston,	\$10,000	\$13,000 00	\$10,000 00
50	Atlas National Bank, Boston,	5,000	5,750 00	5,000 00
40	Blackstone N'l Bank, Boston,	920	240 00	920 00
60	Boylston Nat'l Bank, Boston,	6,000	6,600 00	6,000 00
50	Colonial Nat'l Bank, Boston,	5,000	7,500 00	7,500 00
20	Commercial N'l Bank, Boston,	2,000	2,700 00	2,000 00
115	Eliot National Bank, Boston,	11,500	19,090 00	11,500 00

East Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	First Ward N'l Bank, Boston, .	\$15,000	\$24,000 00	\$15,000 00
162	Freemans Nat'l Bank, Boston,	16,200	17,820 00	16,200 00
50	Manufacturers N'l B'k, Boston,	—	100 00	—
4	Mechanics Nat'l Bank, Boston,	400	480 00	400 00
50	Merchants Nat'l Bank, Boston,	5,000	9,550 00	5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	5,100 00	5,000 00
170	N'l B'k of Commerce, Boston,	17,000	25,500 00	17,000 00
115	N'l B'k of Redemption, Boston,	11,500	19,550 00	11,500 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	10,000 00
50	Nat'l Exchange Bank, Boston,	5,000	7,600 00	5,000 00
300	Nat'l Shawmut Bank, Boston, .	30,000	70,500 00	45,000 00
88	Nat'l Suffolk Bank, Boston, .	8,800	11,704 00	8,800 00
6	Nat'l Webster Bank, Boston, .	600	708 00	591 00
10	New England N'l B'k, Boston,	1,000	1,570 00	1,000 00
25	Old Boston Nat'l Bank, Boston,	2,500	2,775 00	2,500 00
30	Second National Bank, Boston,	3,000	5,670 00	3,000 00
108	State National Bank, Boston, .	10,800	16,416 00	10,800 00
70	Suffolk Nat'l Bank, Boston, .	—	420 00	—
25	Tremont Nat'l Bank, Boston, .	1,250	125 00	1,250 00
		\$183,470	\$290,468 00	\$200,961 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$75,000	\$81,750 00	\$75,000 00
Boston & Maine R.R. 4½s, . . .	100,000	124,000 00	100,000 00
Chic., Burlington & Quincy R.R. 5s,	37,000	41,070 00	37,000 00
Chicago & Northwestern R.R. 7s, .	9,000	11,250 00	9,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	25,750 00	25,000 00
Eastern R.R. 6s,	10,000	10,800 00	10,000 00
Fitchburg R.R. 5s,	25,000	26,050 00	25,000 00
Housatonic R.R. 5s,	20,000	26,400 00	20,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	25,000	32,000 00	25,000 00
Maine Central R.R. 4s,	6,000	6,270 00	6,000 00
Maine Central R.R. 4½s,	12,000	13,020 00	12,000 00
Maine Central R.R. 7s,	40,000	51,200 00	40,000 00
Michigan Central R.R. 5s,	20,000	25,000 00	20,000 00
New York & New England R.R. 6s,	8,000	8,320 00	8,000 00
New York & New England R.R. 7s,	50,000	53,000 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,750 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,500 00	10,000 00
Old Colony R.R. 4s,	50,000	55,000 00	50,000 00

East Boston Savings Bank — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Ogdensburg R.R. 5s,	\$25,000	\$27,000 00	\$25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,100 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	31,000 00	25,000 00
	\$602,000	\$692,230 00	\$602,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$87,874 53	2 per cent.	\$222,257 00	4½ per cent.	\$7,500 00	5½ per cent.
127,000 00	4 “	55,000 00	4¾ “	138,835 00	5½ “
25,000 00	4½ “	1,778,380 50	5 “	100,045 00	6 “
50,000 00	4¼ “				

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	20,000 00
Net income received from same during year ending Oct. 31, 1902,	263 98
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	6,500 00
Assessed value of the same,	7,300 00
Net income received from same during year ending Oct. 31, 1902,	66 50
Number of loans which are of an amount not exceeding \$3,000 each, 733	
Aggregate amount of the same,	1,085,738 00
Total number of loans upon real estate,	881
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	186,511 48
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable the Monday following.	
Rate and amount of each semi-annual dividend { 2 per cent.. \$67,570 01 } during the year ending Oct. 31, 1902, { 2 per cent., 68,802 99 }	136,373 00
Number of accounts opened during the year ending Oct. 31, 1902,	1,556
Number of accounts closed during the year ending Oct. 31, 1902,	1,242
Total number of open accounts Oct. 31, 1902,	13,260
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	10,725 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	751,084 00
Number of same,	16,682
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	717,885 70
Number of same,	12,467
Date of examination by commissioner: February 25.	

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGE- WATER.

Incorporated March 8, 1870. Present number of corporators, 42.

GEORGE M. KEITH, *President.*

CHARLES F. MANN, *Treasurer.*

CHARLES F. MANN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE M. KEITH,

JOHN HOBART,

HENRY GURNEY,

ISAAC N. NUTTER,

WALTER H. ADAMS.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
also Wednesdays and Saturdays, 6.30 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$40,400 00	Deposits, . . .	\$1,004,829 01
Bank stock, as per schedule, .	32,350 00	Guaranty fund, . .	46,300 00
Loan on bank stock, . . .	200 00	Interest account, . .	16,157 35
Railroad bonds, as per schedule, .	91,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, . .	25,000 00	count, . . .	12,954 34
Real estate (for banking pur-		Suspense account, .	148 50
poses),	10,000 00		
Real estate by foreclosure, . .	10,334 38		
Loans on real estate,	583,299 43		
Loans on personal security, . .	263,094 84		
Loans to counties, cities or towns			
(notes),	1,000 00		
Loans on depositors' books, . .	50 00		
Deposits in banks, on interest, .	17,654 93		
Expense account,	801 75		
Bank building expense and in-			
come account,	179 09		
Notes receivable,*	2,700 00		
Tax account,	637 47		
Cash on hand,	1,687 31		
	\$1,080,389 20		\$1,080,389 20

* Taken to secure indebtedness.

East Bridgewater Savings Bank — Continued.

Cash on Deposit in Banks, amount in each:—

Fourth National Bank, Boston,	\$10,101 70
Plymouth County Safe Deposit and Trust Company, Brockton,	7,553 23

Loan on Bank Stock:—

5 shares Brockton National Bank, Brockton,	\$200 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Des Moines, Iowa, 4s,	\$5,000	\$5,262 50	\$5,000 00
of Medford, Mass., 4s,	5,000	5,068 75	5,000 00
of New Britain, Conn., 4s,	5,000	5,418 75	5,000 00
of Rockford, Ill., 4½s,	10,000	10,325 00	10,000 00
of Saginaw, Mich., 4s,	5,000	5,337 50	5,000 00
of Taunton, Mass., 4s,	5,000	5,100 00	5,000 00
Town of Westfield, Mass., 5s,	5,400	5,629 50	5,400 00
	\$40,400	\$42,142 00	\$40,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Fourth National Bank, Boston,	\$10,000	\$13,000 00	\$10,000 00
15	Freemans Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
40	Manufacturers N'l B'k, Boston,	—	80 00	—
25	N'l B'k of Redemption, Boston,	2,500	4,250 00	2,500 00
25	National City Bank, Boston, . .	—	25 00	—
27	Nat'l Webster Bank, Boston, . .	2,700	3,186 00	2,700 00
24	State National Bank, Boston, . .	2,400	3,648 00	2,400 00
15	State Street Trust Co., Boston,	1,500	3,000 00	1,500 00
25	Tremont Nat'l Bank, Boston, . .	1,250	125 00	250 00
50	Brockton N'l Bank, Brockton,	5,000	6,000 00	5,000 00
40	Home Nat'l Bank, Brockton, . .	4,000	7,000 00	4,000 00
25	Plymouth County Safe Deposit & Trust Company, Brockton,	2,500	2,500 00	2,500 00
		\$33,350	\$44,464 00	\$32,350 00

East Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 3½s,	\$5,000	\$5,062 50	\$5,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,212 50	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	15,000	14,925 00	15,000 00
Fitchburg R.R. 4s,	5,000	5,475 00	5,000 00
Fitchburg R.R. 5s,	6,000	6,480 00	6,000 00
Illinois Central R.R. 3½s,	15,000	14,850 00	15,000 00
Newport & Richford R.R. 5s,	5,000	5,325 00	5,000 00*
Old Colony R.R. 4s,	15,000	16,400 00	15,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,600 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,000 00	5,000 00
	\$91,000	\$94,330 00	\$91,000 00

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$25,000	\$28,875 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,553 23	2 per cent.	\$90,000 00	4½ per cent.	\$19,300 00	5½ per cent.
10,101 70	2½ “	63,100 00	4¾ “	180,257 21	6 “
31,000 00	4 “	419,987 06	5 “	4,000 00	6½ “
30,000 00	4½ “	10,000 00	5¼ “		

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	8,400 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,334 38
Assessed value of the same,	10,500 00
Number of loans which are of an amount not exceeding \$3,000 each,	295
Aggregate amount of the same,	243,002 21
Total number of loans upon real estate,	339
Amount of investments from which no income is received,	250 00

East Bridgewater Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	\$48,624 61
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$18,156 18 } during the year ending Oct. 31, 1902, . { 2 per cent., 18,837 88 }	36,994 06
Number of accounts opened during the year ending Oct. 31, 1902, .	254
Number of accounts closed during the year ending Oct. 31, 1902, .	168
Total number of open accounts Oct. 31, 1902,	2,455
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,584 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	136,189 64
Number of same,	1,558
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	105,964 02
Number of same,	1,381
Date of examination by commissioner: May 26.	

EAST CAMBRIDGE SAVINGS BANK—EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 35.

JOHN C. BULLARD, *President.*

WILLIAM E. LLOYD, *Treasurer.*

WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN C. BULLARD,

WILLIAM GOEPPER,

DAVID PROUDFOOT,

GUSTAVUS GOEPPER,

BENJAMIN F. THOMPSON.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$36,000 00	Deposits, . . .	\$3,473,303 82
Loan on public funds, . .	500 00	Guaranty fund, . .	176,522 64
Bank stock, as per schedule, .	78,409 67	Interest account, . .	3,083 64
Loan on bank stock, . .	4,580 00	Profit and loss account, . . .	118,379 77
Railroad bonds, as per schedule,	135,500 00		
Real estate (for banking purposes), . .	20,000 00		
Real estate by foreclosure, . .	47,236 96		
Loans on real estate, . .	2,135,275 55		
Loans on personal security, . .	1,266,172 96		
Deposit in bank, on interest, . .	34,207 18		
Deposit in bank, not on interest,	2,000 00		
Expense account, . .	484 68		
Miscellaneous stocks,* . .	6,391 00		
Cash on hand, . . .	4,531 87		
	\$3,771,289 87		\$3,771,289 87

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

Lechmere National Bank, East Cambridge, \$36,207 18

Loan on Public Funds :—

\$500 United States 4s, \$500 00

East Cambridge Savings Bank — Continued.

Loan on Bank Stock : —

21 shares Framingham National Bank, Framingham,	}	\$4,580 00
5 shares Concord National Bank, Concord,		
10 shares Lechmere National Bank, Cambridge,		
4 shares First National Bank, Westborough,		
8 shares Merchants National Bank, Boston,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 4½s,	\$10,000	\$10,750 00	\$10,000 00
of Lynn, Mass., 4s,	10,000	10,975 00	10,000 00
Town of Webster, Mass., 4s,	10,000	11,025 00	10,000 00
of Wellesley, Mass., 4s,	6,000	6,375 00	6,000 00
	\$36,000	\$39,125 00	\$36,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank, Boston,	\$700	\$805 00	\$700 00
36	Blackstone Nat'l Bank, Boston,	828	216 00	828 00
41	Bunker Hill Nat'l B'k, Boston,	4,100	7,585 00	4,100 00
30	Continental N'l Bank, Boston,	-	150 00	-
12	Eliot National Bank, Boston,	1,200	1,992 00	1,200 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,740 00	2,000 00
50	First Ward Nat'l B'k, Boston,	5,000	8,000 00	4,000 00
16	Fourth National Bank, Boston,	1,600	2,080 00	1,600 00
50	Merchants Nat'l Bank, Boston,	5,000	9,550 00	5,000 00
40	Metropolitan N'l B'k, Boston,	4,000	4,280 00	4,000 00
67	N'l Bank of Commerce, Boston,	6,700	10,050 00	6,700 00
10	N'l B'k of Redemption, Boston,	1,000	1,700 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	9,280 00	5,800 00
16	Nat'l Exchange Bank, Boston,	1,600	2,432 00	1,600 00
25	Nat'l Hamilton Bank, Boston,	2 500	2,500 00	2,425 00
5	National Union Bank, Boston,	500	850 00	500 00
45	Nat'l Webster Bank, Boston,	4,500	5,310 00	4,500 00
20	New England N'l B'k, Boston,	2,000	3,140 00	2,000 00
38	Tremont Nat'l Bank, Boston,	1,900	190 00	1,900 00
24	Charles River National Bank, Cambridge,	2,400	3,720 00	2,400 00
101	Lechmere N'l B'k, Cambridge,	10,100	15,150 00	12,506 67
26	National City B'k, Cambridge,	2,600	3,640 00	2,600 00
33	Concord Nat'l Bank, Concord,	3,300	4,620 00	3,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,276 00	1,100 00
35	First Nat'l Bank, Marlborough,	3,500	4,200 00	2,850 00

East Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Merchants National Bank, Newburyport,	\$600	\$690 00	\$600 00
13	Newton Nat'l Bank, Newton, .	1,300	1,170 00	1,300 00
20	Middlesex County National Bank, Winchester,	2,000	2,000 00	1,900 00
		\$77,828	\$109,316 00	\$78,409 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 3½s,	\$15,000	\$15,600 00	\$15,000 00
Boston & Albany R.R. 4s,	25,000	26,500 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	17,025 00	15,000 00
Eastern R.R. 6s,	8,500	9,201 25	8,500 00
Fitchburg R.R. 4s,	10,000	10,780 00	10,000 00
Fitchburg R.R. 5s,	18,000	18,160 00	18,000 00
Maine Central R.R. 7s,	10,000	12,800 00	10,000 00
Old Colony R.R. 4s,	30,000	32,812 50	30,000 00
Old Colony R.R. 4½s,	2,000	2,025 00	2,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,420 00	2,000 00
	\$135,500	\$147,323 75	\$135,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,422 96	0 per cent.	\$469,580 00	4½ er cent.	\$1,966,339 37	5 per cent.
34,207 18	1½ “	110,000 00	4½ “	180,439 84	5½ “
273,500 00	4 “	125,000 00	4½ “	114,246 34	6 “
90,000 00	4½ “	55,000 00	4½ “		

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	18,700 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	47,236 96
Assessed value of the same,	52,910 00

East Cambridge Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	803	
Aggregate amount of the same,		\$1,232,550 16
Total number of loans upon real estate,	979	
Amount of investments from which no income is received,		54,870 07
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		164,904 25
Times for the dividends fixed by the by-laws: April 15 and October 15; payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent., \$63,488 15 } during the year ending Oct. 31, 1902, { 2 per cent., 65,080 12 }		128,568 27
Number of accounts opened during the year ending Oct. 31, 1902,	1,547	
Number of accounts closed during the year ending Oct. 31, 1902,	1,187	
Total number of open accounts Oct. 31, 1902,	10,235	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		9,394 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		639,976 71
Number of same,	15,033	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		592,197 05
Number of same,	8,834	
Date of examination by commissioner: January 31.		

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 28.

CHARLES W. SMITH, *President.*

CHARLES H. JOHNSON, *Treasurer.*

O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES W. SMITH,

JOSEPH W. WILSON,

GEORGE L. MANCHESTER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$20,500 00	Deposits,	\$1,097,582 87
Bank stock, as per schedule, .	161,909 50	Guaranty fund, . .	27,750 00
Loans on bank stock,	945 00	Interest account, . .	2,942 64
Railroad bonds, as per schedule,	52,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	22,095 95	count,	4,155 40
Loans on real estate,	690,610 52		
Loans on personal security, . .	128,736 92		
Loans to counties, cities or towns			
(notes),	4,000 00		
Loans on depositors' books, . .	400 00		
Deposits in banks, on interest, .	41,452 59		
Expense account,	818 87		
Miscellaneous stocks and bonds,*	3,779 94		
Vault, furniture and fixtures, .	2,200 00		
Tax account,	212 65		
Cash on hand,	2,768 97		
	\$1,132,430 91		\$1,132,430 91

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

First National Bank, Adams,	\$5,000 00
First National Bank, Easthampton,	4,940 36
Agawam National Bank, Springfield,	15,000 00
Pynchon National Bank, Springfield,	1,512 23
Springfield National Bank, Springfield,	5,000 00
Ware National Bank, Ware,	10,000 00

Easthampton Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

7 shares First National Bank, Easthampton,	\$655 00
6 shares Agawam National Bank, Springfield,	290 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dubuque, Iowa, 5s,	\$9,000	\$9,742 50	\$9,000 00
of New Britain, Conn., 4s,	3,000	3,337 50	3,000 00
of Somersworth, N. H., 4s,	4,000	4,100 00	4,000 00
of Springfield, Mass., 3½s,	3,000	3,030 00	3,000 00
Town of Ware, Mass., 4s,	1,500	1,545 00	1,500 00
	\$20,500	\$21,755 00	\$20,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams,	\$10,000	\$12,500 00	\$12,500 00
14	Blackstone N'l Bank, Boston,	322	84 00	—
7	N'l B'k of Commerce, Boston,	700	1,050 00	700 00
50	Second National Bank, Boston,	5,000	9,450 00	8,850 00
19	State National Bank, Boston,	1,900	2,888 00	2,372 50
100	First N'l Bank, Easthampton,	10,000	10,000 00	10,000 00
44	First National Bank, Lynn,	4,400	5,192 00	4,840 00
20	Hampshire Co. National Bank, Northampton,	2,000	2,040 00	2,000 00
58	Northampton National Bank, Northampton,	5,800	11,600 00	12,175 00
60	Pittsfield N'l Bank, Pittsfield,	6,000	7,500 00	9,600 00
60	Agawam N'l B'k, Springfield,	6,000	5,460 00	6,000 00
111	Chapin Nat'l B'k, Springfield,	11,100	13,320 00	12,765 00
100	Chicopee N'l B'k, Springfield,	10,000	15,000 00	16,500 00
50	City Nat'l Bank, Springfield,	5,000	7,250 00	7,100 00
100	First Nat'l Bank, Springfield,	10,000	10,500 00	12,622 00
59	John Hancock National Bank, Springfield,	5,900	6,018 00	7,465 00
89	Second N'l Bank, Springfield,	8,900	11,570 00	13,570 00
130	Springfield N'l B'k, Springfield,	13,000	24,050 00	16,350 00
50	First National Bank, Westfield,	5,000	6,500 00	6,500 00
		\$121,022	\$161,912 00	\$161,909 50

Easthampton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 3½s,	\$10,000	\$10,275 00	\$10,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	10,000 00	10,000 00
Illinois Central R.R. 3s,	10,000	8,700 00	9,000 00
Illinois Central R.R. 3½s,	20,000	20,000 00	20,000 00
Portland & Rumford Falls R.R. 4s,	3,000	3,240 00	3,000 00
	\$53,000	\$52,215 00	\$52,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,940 36	3 per cent.	\$27,750 00	4½ per cent.	\$65,500 00	5½ per cent.
20,000 00	3½ “	55,000 00	4¾ “	36,530 00	5½ “
17,500 00	3¾ “	556,230 75	5 “	82,693 92	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$22,095 95
Assessed value of the same,	21,240 00
Net income received from same during year ending Oct. 31, 1902,	10 86
Number of loans which are of an amount not exceeding \$3,000 each, 444	
Aggregate amount of the same,	489,205 44
Total number of loans upon real estate,	427
Amount of investments from which no income is received,	15,375 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	49,995 72
Times for the dividends fixed by the by-laws: fourth Tuesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$18,119 80 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 18,491 30 }	36,611 10
Number of accounts opened during the year ending Oct. 31, 1902, . . .	361
Number of accounts closed during the year ending Oct. 31, 1902, . . .	323
Total number of open accounts Oct. 31, 1902,	2,872
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	3,489 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	162,274 31
Number of same,	2,723
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	172,357 58
Number of same,	1,944
Date of examination by commissioner: March 27.	

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 37.

NATHAN D. CANTERBURY, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

NATHAN D. CANTERBURY,

JOHN W. BATES,

EDMUND G. BATES,

H. F. BICKNELL,

T. H. EMERSON,

JOSEPH A. CUSHING,

CHARLES B. CUSHING.

Open for business every business day, 2 to 5 P.M.; Saturdays, 2 to 6 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$57,000 00	Deposits, . . .	\$1,120,701 74
Loan on public funds, . . .	10,000 00	Guaranty fund, . . .	54,845 00
Bank stock, as per schedule, .	28,328 50	Profit and loss account, . . .	27,048 08
Loan on bank stock, . . .	400 00		
Railroad bonds, as per schedule,	51,000 00		
Real estate (for banking purposes),	27,225 17		
Real estate by foreclosure, . . .	44,530 55		
Loans on real estate,	624,140 80		
Loans on personal security, . . .	329,985 86		
Loans on depositors' books, . . .	200 00		
Deposits in banks, on interest, .	26,488 92		
Deposits in banks, not on interest,	1,000 00		
Cash on hand,	2,295 02		
	\$1,202,594 82		\$1,202,594 82

Cash on Deposit in Banks, amount in each:—

Eliot National Bank, Boston,	\$17,488 57
Massachusetts National Bank, Boston,	10,000 35

Loan on Public Funds:—

\$8,000 Town of Greenfield, Mass., 3½s,	} \$10,000 00
3,000 Town of Sunderland, Mass., 3½s,	

East Weymouth Savings Bank — Continued.

Loan on Bank Stock :—

5 shares Cape Cod National Bank, Harwich, \$400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$10,000	\$10,537 50	\$10,000 00
of Cleveland, Ohio, 5s, . .	3,000	3,188 00	3,000 00*
of Dayton, Ohio, 4s, . .	3,000	3,030 00	3,000 00
of Detroit, Mich., 6s, . .	1,000	1,030 00	1,000 00
of Detroit, Mich., 7s, . .	2,000	2,240 00	2,000 00
of Fall River, Mass., 6s, . .	2,000	2,110 00	2,000 00
of Fort Wayne, Ind., 4½s, . .	5,000	5,475 00	5,000 00
of Lynn, Mass., 5s, . .	1,000	1,032 50	1,000 00
of Newton, Mass., 6s, . .	2,000	2,155 00	2,000 00
of Portland, Me., 6s, . .	3,000	3,360 00	3,000 00
of Providence, R. I., 5s, . .	2,000	2,115 00	2,000 00
of Springfield, Mass., 6s, . .	1,000	1,062 00	1,000 00
of Springfield, Mass., 7s, . .	1,000	1,015 00	1,000 00
Town of South Abington, Mass., 4s, .	5,000	5,300 00	5,000 00
of Turner's Falls, Mass., 4s, .	5,000	5,237 50	5,000 00
of Weymouth, Mass., 4s, . .	11,000	11,715 00	11,000 00
	\$57,000	\$60,602 50	\$57,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central National Bank, Boston,	\$1,000	\$1,250 00	\$1,000 00
5	First Ward Nat'l Bank, Boston,	500	800 00	500 00
26	Freemans Nat'l Bank, Boston, .	2,600	2,860 00	2,450 00
17	Manufacturers N'l B'k, Boston,	—	34 00	—
20	Metropolitan N'l Bank, Boston,	2,000	2,140 00	1,862 50
25	N'l B'k of Commerce, Boston,	2,500	3,750 00	2,500 00
26	Old Boston Nat'l Bank, Boston,	2,600	2,886 00	2,600 00
6	Nat'l Shawmut Bank, Boston, .	600	1,410 00	1,200 00
20	State National Bank, Boston, .	2,000	3,040 00	2,000 00
12	Third National Bank, Boston, .	—	264 00	—
2	Tremont Nat'l Bank, Boston, .	100	10 00	100 00
25	Dedham Nat'l Bank, Dedham,	2,500	2,650 00	2,500 00
3	Salem National Bank, Salem, .	300	285 00	300 00
9	First N'l Bank, So. Weymouth,	900	810 00	900 00
105	Union Nat'l Bank, Weymouth,	10,500	7,875 00	10,416 00
		\$28,100	\$30,064 00	\$28,328 50

East Weymouth Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$14,000	\$15,400 00	\$14,000 00
Fitchburg R.R. 4s,	5,000	5,100 00	5,000 00
Old Colony R.R. 4½s,	5,000	5,050 00	5,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	15,000	16,500 00	15,000 00
Upper Coos R.R. 4½s,	10,000	10,850 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,000 00	2,000 00
	\$51,000	\$54,900 00	\$51,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,488 57	2 per cent.	\$223,892 45	5 per cent.	\$3,440 00	6½ per cent.
9,000 35	3 “	20,000 00	5½ “	5,944 93	7 “
119,785 86	4½ “	107,050 00	5½ “	300 00	8 “
85,000 00	4¾ “	399,313 42	6 “		

Amount invested in real estate for banking purposes,	\$27,225 17
Estimated value of the same,	27,215 67
Assessed value of the same,	20,300 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	44,530 55
Assessed value of the same,	42,740 00
Number of loans which are of an amount not exceeding \$3,000 each, 408	
Aggregate amount of the same,	513,362 11
Total number of loans upon real estate, 432	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	53,899 10
Times for the dividends fixed by the by-laws: April 10 and October 10; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,529 09 } during the year ending Oct. 31, 1902, { 2 per cent., 20,950 10 }	41,479 19
Number of accounts opened during the year ending Oct. 31, 1902,	394
Number of accounts closed during the year ending Oct. 31, 1902,	226
Total number of open accounts Oct. 31, 1902,	2,728
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,042 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	179,634 71
Number of same,	2,346
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	140,653 82
Number of same,	1,836
Date of examination by commissioner: March 25.	

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 39.

JOHN CARR, *President.*FRANK E. GRANGER, *Treasurer.*JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN CARR,

SAMUEL B. HOPKINS,

GORHAM ROGERS,

WILLIAM S. LELAND,

GREENLEAF C. GEORGE,

GEORGE E. BULLARD.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$374,500 00	Deposits,	\$5,123,930 72
Bank stock, as per schedule, .	37,200 00	Guaranty fund, . .	177,521 49
Loans on bank stock,	3,900 00	Interest account, . .	1,720 35
Railroad bonds, as per schedule, .	880,000 00	Profit and loss account,	42,828 69
Loan on railroad stock,	12,000 00	Tax account,	6,200 00
Real estate by foreclosure,	6,984 37	Real estate income account,	160 95
Loans on real estate,	2,611,256 74		
Loans on personal security,	1,094,000 00		
Loans to counties, cities or towns (notes),	70,000 00		
Deposits in banks, on interest, . .	256,133 16		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	808 12		
Taxes paid,	351 05		
Short and surplus account,	228 76		
	\$5,352,362 20		\$5,352,362 20

Cash on Deposit in Banks, amount in each : —

First National Bank, Boston,	\$141,026 56
National Bank of Redemption, Boston,	15,265 42
Peoples National Bank, Boston	104,841 18

Eliot Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

10 shares National-Exchange Bank, Boston,	\$1,000 00
11 shares Boylston National Bank, Boston,	2,000 00
5 shares New York, New Haven & Hartford R.R.,	
9 shares Peoples National Bank, Boston,	900 00

Loan on Railroad Stock:—

62 shares Boston & Albany R.R.,	\$12,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$100,000	\$99,500 00	\$100,000 00
New Hampshire 6s,	500	533 75	500 00
City of Bangor, Me., 6s,	4,000	4,260 00	4,000 00
of Boston, Mass., 3½s,	100,000	105,125 00	100,000 00
of Boston, Mass., 5s,	25,000	26,500 00	25,000 00
of Boston, Mass., 6s,	5,000	5,350 00	5,000 00
of Fall River, Mass., 4½s,	10,000	10,025 00	10,000 00
of Fall River, Mass., 6s,	10,000	10,650 00	10,000 00
of Gloucester, Mass., 3½s,	26,000	26,715 00	26,000 00
of Haverhill, Mass., 4s,	25,000	26,406 25	25,000 00
of Holyoke, Mass., 4s,	20,000	20,900 00	20,000 00
of Lynn, Mass., 5s,	10,000	10,425 00	10,000 00
of Marlborough, Mass., 4s,	9,000	9,540 00	9,000 00
of Salem, Mass., 3½s,	10,000	10,050 00	10,000 00
of Springfield, Mass., 6s,	20,000	21,400 00	20,000 00
	\$374,500	\$387,380 00	\$374,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Atlas National Bank, Boston,	\$7,000	\$8,050 00	\$7,000 00
10	Eliot National Bank, Boston,	1,000	1,660 00	1,000 00
30	Merchants Nat'l Bank, Boston,	3,000	5,730 00	3,000 00
61	Mt. Vernon N'l Bank, Boston,	6,100	6,222 00	6,100 00
20	N'l B'k of Redemption, Boston,	2,000	3,400 00	2,000 00
171	Peoples National B'k, Boston,	17,100	20,520 00	17,100 00
10	Naumkeag N'l Bank, Salem,	1,000	1,280 00	1,000 00
		\$37,200	\$46,862 00	\$37,200 00

Eliot Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$50,000	\$53,000 00	\$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	11,000	12,100 00	11,000 00
Boston & Lowell R.R. 3½s,	50,000	50,625 00	50,000 00
Boston & Lowell R.R. 4s,	50,000	52,625 00	50,000 00
Boston & Maine R.R. 3½s,	75,000	75,937 50	75,000 00
Boston & Maine R.R. 4s,	25,000	28,312 50	25,000 00
Boston & Providence R.R. 4s,	25,000	26,875 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	49,250 00	50,000 00
Concord & Montreal R.R. 4s,	50,000	54,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,375 00	25,000 00
Connecticut River R.R. 4s,	25,000	28,500 00	25,000 00
Erie & Pittsburgh R.R. 3½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 3½s,	25,000	25,312 50	25,000 00
Fitchburg R.R. 4s,	25,000	27,375 00	25,000 00
Illinois Central R.R. 3s,	25,000	21,250 00	25,000 00
Illinois Central R.R. 3½s,	100,000	98,500 00	100,000 00
Maine Central R.R. 4½s,	50,000	54,125 00	50,000 00
Newport & Richford R.R. 5s,	22,000	23,430 00	22,000 00*
New York & New England R.R. (terminal) 4s,	25,000	30,000 00	25,000 00
Old Colony R.R. 4s,	85,000	94,150 00	85,000 00
Vermont & Massachusetts R.R. 5s, . .	37,000	37,000 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,775 00	25,000 00
	\$880,000	\$921,767 50	\$880,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$256,133 16	2 per cent.	\$50,000 00	3.87 per cent.	\$500,957 32	5 per cent.
16,000 00	3½ “	100,000 00	3½ “	51,500 00	5½ “
20,000 00	3 “	1,750,800 00	4 “	1,300 00	5½ “
50,000 00	3½ “	252,500 00	4½ “	6,900 00	6 “
95,000 00	3½ “	896,199 42	4½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$6,984 37
Assessed value of the same,	8,500 00
Net income received from same during year ending Oct. 31, 1902,	419 18
Number of loans which are of an amount not exceeding \$3,000 each, . . .	249
Aggregate amount of the same,	440,231 74
Total number of loans upon real estate,	531
Amount of investments from which no income is received,	5,000 00

Eliot Five Cents Savings Bank—Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	\$209,426 58
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable the Thursday next following.	
Rate and amount of each semi-annual dividend { $1\frac{1}{4}$ per cent., \$80,329 80 } during the year ending Oct. 31, 1902, . . { $1\frac{1}{4}$ per cent., 83,242 76 }	163,572 56
Number of accounts opened during the year ending Oct. 31, 1902,	2,236
Number of accounts closed during the year ending Oct. 31, 1902,	1,304
Total number of open accounts Oct. 31, 1902,	14,735
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	13,806 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902.	1,031,884 58
Number of same,	16,871
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	846,737 54
Number of same,	12,200
Date of examination by commissioner: March 27.	

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 25.

JOSEPH SHATTUCK, *President.*

ALBERT I. COUCH, *Treasurer.*

ALBERT I. COUCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH SHATTUCK,

SAMUEL WHITE,

HENRY K. WEBSTER,

WALTER E. PARKER,

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,116,000 00	Deposits,	\$8,532,890 39
Bank stock, as per schedule, .	201,800 00	Guaranty fund, . .	425,000 00
Loans on bank stock,	5,950 00	Interest account, . .	100,261 76
Railroad bonds, as per schedule, .	1,085,000 00	Profit and loss account,	300,000 00
Loan on railroad stock,	100,000 00		
Real estate (for banking purposes),	20,000 00		
Real estate by foreclosure,	20,500 00		
Loans on real estate,	4,275,820 00		
Loans on personal security,	2,317,600 00		
Loans to counties, cities or towns (notes),	156,500 00		
Deposits in banks, on interest, . .	47,192 80		
Cash on hand,	11,789 35		
	\$9,358,152 15		\$9,358,152 15

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$10,229 26
Winthrop National Bank, Boston,	16,963 54
Lawrence National Bank, Lawrence,	20,000 00

Essex Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

20 shares Merchants National Bank, Lawrence,	\$1,600 00
6 shares Merchants National Bank, Lawrence,	500 00
4 shares Merchants National Bank, Lawrence,	350 00
35 shares Merchants National Bank, Lawrence,	3,500 00
6 shares Andover National Bank, Andover,	

Loan on Railroad Stock:—

1,000 shares Boston & Maine R.R.,	\$100,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$100,000	\$108,500 00	\$100,000 00
City of Boston, Mass., 3½s,	200,000	212,500 00	200,000 00
of Brockton, Mass., 4s,	24,000	24,680 00	24,000 00
of Chicago, Ill., 4s,	135,000	145,125 00	135,000 00
of Dayton, Ohio, 5s,	5,000	5,000 00	5,000 00
of Fall River, Mass., 3½s,	50,000	52,250 00	50,000 00
of Fall River, Mass., 6s,	25,000	25,625 00	25,000 00
of Holyoke, Mass., 4s,	50,000	52,250 00	50,000 00
of Indianapolis, Ind., 4s,	200,000	220,000 00	200,000 00
of Lawrence, Mass., 3s,	9,000	9,000 00	9,000 00
of Lawrence, Mass., 4s,	202,000	213,960 00	202,000 00
of Newton, Mass., 4s,	100,000	112,000 00	100,000 00
of Newton, Mass., 5s,	16,000	16,880 00	16,000 00
	\$1,116,000	\$1,197,770 00	\$1,116,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston,	\$4,000	\$5,200 00	\$4,000 00
130	Atlas National Bank, Boston,	13,000	14,950 00	13,000 00
6	Blackstone Nat'l Bank, Boston,	138	36 00	—
20	Continental N'l Bank, Boston,	—	100 00	—
80	Eliot National Bank, Boston,	8,000	13,280 00	8,000 00
60	Lincoln Nat'l Bank, Boston,	600	300 00	—
40	Massachusetts N'l B'k, Boston,	4,000	5,160 00	4,000 00
200	Merchants Nat'l Bank, Boston,	20,000	38,200 00	20,000 00
46	Mt. Vernon Nat'l B'k, Boston,	4,600	4,692 00	4,600 00
75	N'l B'k of Commerce, Boston,	7,500	11,250 00	7,500 00
250	N'l B'k of the Republic, Boston,	25,000	40,000 00	25,000 00
195	N'l B'k of Redemption, Boston,	19,500	33,150 00	19,500 00
130	National City Bank, Boston,	—	130 00	—
100	Nat'l Shawmut Bank, Boston,	10,000	23,500 00	10,000 00

Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
52	National Suffolk Bank, Boston,	\$5,200	\$6,916 00	\$5,200 00
10	National Union Bank, Boston,	1,000	1,700 00	1,000 00
166	Nat'l Webster Bank, Boston, .	16,600	19,588 00	16,600 00
109	State National Bank, Boston, .	10,900	16,568 00	10,900 00
50	Tremont Nat'l Bank, Boston, .	2,500	250 00	—
300	Bay State Nat'l B'k, Lawrence,	22,500	34,500 00	22,500 00
300	Lawrence Nat'l B'k, Lawrence,	30,000	34,500 00	30,000 00
		\$205,088	\$303,970 00	\$201,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,000 00	\$50,000 00
Boston & Lowell R.R. 4½s, . . .	50,000	50,000 00	50,000 00
Boston & Maine R.R. 4½s, . . .	50,000	62,500 00	50,000 00
Chicago & Northwestern R.R. 7s, . .	50,000	67,250 00	50,000 00
Cleveland & Pittsburgh R.R. 4½s, .	75,000	93,750 00	75,000 00
Concord & Montreal R.R. 4s, . . .	200,000	217,000 00	200,000 00
Eastern R.R. 6s,	100,000	109,000 00	100,000 00
Fitchburg R.R. 5s,	100,000	107,750 00	100,000 00
Maine Central R.R. 4s,	100,000	105,000 00	100,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	50,000	62,250 00	50,000 00
New London Northern R.R. 5s, . . .	40,000	44,000 00	40,000 00
New York, Lackawanna & Western R.R. 6s,	100,000	132,000 00	100,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	115,000 00	100,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,200 00	20,000 00
	\$1,085,000	\$1,236,700 00	\$1,085,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,192 80	2½ per cent.	\$1,927,650 00	4 per cent.	\$50,000 00	4½ per cent.
187,000 00	3½ “	692,000 00	4½ “	2,382,970 00	5 “
3,500 00	3¾ “	1,225,400 00	4¾ “	7,950 00	5½ “
100,000 00	3⅞ “	114,500 00	4¾ “	164,900 00	6 “

Essex Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	33,325 00
Net income received from same during year ending Oct. 31, 1902,	846 82
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	20,500 00
Assessed value of the same,	24,400 00
Net income received from same during year ending Oct. 31, 1902,	237 77
Number of loans which are of an amount not exceeding \$3,000 each, 638	
Aggregate amount of the same,	880,500 00
Total number of loans upon real estate,	909
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	406,298 28
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$155,134 88 } during the year ending Oct. 31, 1902, { 2 per cent., 159,200 29 }	314,335 17
Number of accounts opened during the year ending Oct. 31, 1902,	5,243
Number of accounts closed during the year ending Oct. 31, 1902,	4,010
Total number of open accounts Oct. 31, 1902,	23,427
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	12,833 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	2,108,511 46
Number of same,	36,052
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,952,673 78
Number of same,	18,182
Date of examination by commissioner: February 25.	

EVERETT SAVINGS BANK—EVERETT.

Incorporated March 1, 1889. Present number of corporators, 33.

JAMES P. STEWART, *President*.

SAMUEL P. CANNELL, *Treasurer*.

HENRY K. VEAZIE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

SAMUEL P. CANNELL,

DANIEL B. FESSENDEN,

WOODBURY A. HAM,

NATHANIEL J. MEAD,

GEORGE W. PLAISTED.

Open for business every business day, 2 to 4 P.M.; also Saturdays, 7.30 to 8.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Railroad bonds, as per schedule,	\$10,000 00	Deposits, . . .	\$401,948 24
Loans on real estate, . . .	252,550 00	Guaranty fund, . .	6,500 00
Loans on personal security, .	35,000 00	Interest account, .	971 53
Loans to counties, cities or towns		Profit and loss ac-	
(notes),	90,643 00	count,	3,540 76
Deposits in banks, on interest, .	22,462 66		
Deposits in banks, not on interest.	111 42		
Cash on hand,	2,193 45		
	\$412,960 53		\$412,960 53

Cash on Deposit in Banks, amount in each:—

National Security Bank, Boston,	\$5,030 39
Winthrop National Bank, Boston,	2,462 66
Mercantile Trust Company, Boston,	4,012 59
First National Bank, Chelsea,	4,011 36
Winnisimmet National Bank, Chelsea,	2,051 72
First National Bank, Malden,	5,005 36

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	\$10,000	\$10,000 00	\$10,000 00

Everett Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,462 66	2 per cent.	\$75,850 00	4 per cent.	\$146,400 00	5 per cent.
10,000 00	2½ “	36,600 00	4½ “	25,100 00	5½ “
2,500 00	3¼ “	15,000 00	4¾ “	54,550 00	6 “
22,193 00	3⅞ “				

Number of loans which are of an amount not exceeding \$3,000 each, 120
 Aggregate amount of the same, \$191,700 00
 Total number of loans upon real estate, 118
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 1, 1902, 17,618 85
 Times for the dividends fixed by the by-laws: second Wednesday in
 April and October; payable on day following.
 Rate and amount of each semi-annual dividend { 1¾ per cent., \$5,902 93 }
 during the year ending Oct. 31, 1902, { 1¾ per cent., 6,233 21 } 12,136 14
 Number of accounts opened during the year ending Oct. 31, 1902, . 538
 Number of accounts closed during the year ending Oct. 31, 1902, . 281
 Total number of open accounts Oct. 31, 1902, 2,507
 Total expenses of the corporation for the year ending Oct. 31, 1902 (ex-
 clusive of taxes), 1,701 57
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1902, 165,364 98
 Number of same, 4,080
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1902, 133,544 57
 Number of same, 2,347
 Date of examination by commissioner: January 17.

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 34.

CYRUS D. HUNT, *President.*

CHARLES H. MORTON, *Treasurer.*

CHARLES H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI M. SNOW,

CYRUS D. HUNT,

JOHN B. HUSSEY,

THOMAS A. TRIPP,

JOSEPH PETTEE, Jr.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$9,000 00	Deposits,	\$503,881 31
Bank stock, as per schedule, .	39,780 00	Guaranty fund, .	9,012 00
Loans on bank stock, . . .	600 00	Interest account, .	124 27
Railroad bonds, as per schedule,	47,260 00	Profit and loss account,	4,079 81
Real estate (for banking purposes),	4,500 00		
Real estate by foreclosure, .	1,000 00		
Loans on real estate, . . .	330,670 63		
Loans on personal security, .	52,150 00		
Deposit in bank, on interest, .	28,099 97		
Deposit in bank, not on interest,	4,000 00		
Expense account,	4 80		
Cash on hand,	31 99		
	\$517,097 39		\$517,097 39

Cash on Deposit in Bank :—

National Bank of Fairhaven, Fairhaven, \$32,099 97*

Loans on Bank Stock, amount on each :—

5 shares National Bank of Fairhaven, Fairhaven, \$300 00
 9 shares National Bank of Fairhaven, Fairhaven, 300 00

* This deposit has since been reduced within the legal limit.

Fairhaven Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Watertown, Mass., 3½s, .	\$9,000	\$9,056 25	\$9,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston, .	\$5,000	\$8,300 00	\$5,000 00
60	N'l B'k of the Republic, Boston,	6,000	9,600 00	6,000 00
22	State National Bank, Boston, .	2,200	3,344 00	2,200 00
158	National Bank of Fairhaven, Fairhaven,	12,640	11,060 00	9,480 00
90	First N'l Bank, New Bedford,	9,000	11,610 00	9,000 00
68	Mechanics National Bank, New Bedford,	6,800	9,996 00	6,800 00
13	Merchants National Bank, New Bedford,	1,300	2,574 00	1,300 00
		\$42,940	\$56,484 00	\$39,780 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,525 00	\$10,000 00
Chic., Burlington & Quincy R.R. 7s, .	4,000	4,050 00	4,135 00
Concord & Montreal R.R. 4s, . . .	3,000	3,240 00	3,000 00
Fitchburg R.R. 3½s,	10,000	10,125 00	10,125 00
Illinois Central R.R. 3½s,	10,000	9,850 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,200 00	10,000 00
	\$47,000	\$47,990 00	\$47,260 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,099 97	2 per cent.	\$183,780 77	5 per cent.	\$97,984 89	6 per cent.
30,000 00	4½ “	71,154 97	5½ “	500 00	6½ “

Fairhaven Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	6,000 00
Assessed value of the same,	3,800 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,000 00
Assessed value of the same,	4,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 212	
Aggregate amount of the same,	196,997 44
Total number of loans upon real estate, 235	
Amount of investments from which no income is received,	18,657 27
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	22,335 60
Times for the dividends fixed by the by-laws: last Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$7,822 93 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 8,184 79 }	16,007 72
Number of accounts opened during the year ending Oct. 31, 1902,	169
Number of accounts closed during the year ending Oct. 31, 1902,	89
Total number of open accounts Oct. 31, 1902,	978
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,602 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	102,132 17
Number of same,	620
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	73,545 81
Number of same,	651
Date of examination by commissioner: September 26.	

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 122.

THOMAS J. BORDEN, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES A. BASSETT,

ROBERT HENRY,

CHARLES M. ALLEN,

HENRY C. HAWKINS,

DAVID J. BURDICK.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$414,000 00	Deposits,	\$7,651,555 96
Bank stock, as per schedule, .	563,300 00	Guaranty fund, .	331,000 00.
Loan on bank stock,	5,000 00	Interest account, .	62,823 14
Railroad bonds, as per schedule,	1,100,000 00	Profit and loss account,	17,850 00
Boston Terminal Co. bonds, .	100,000 00	Due on mortgage loans,	4,249 00
Real estate (for banking purposes),	40,000 00		
Real estate by foreclosure, .	26,500 00		
Loans on real estate,	3,210,201 00		
Loans on personal security, .	2,459,250 00		
Loans to counties, cities or towns (notes),	120,000 00		
Deposits in banks, on interest, .	64,149 49		
Deposits in banks not on interest,	5,000 00		
Expense account,	1,316 53		
Cash on hand,	8,761 08		
	\$8,117,478 10		\$8,117,478 10

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$45,149 49
Fall River National Bank, Fall River,	4,000 00
Massasoit National Bank, Fall River,	20,000 00

Loan on Bank Stock : —

64 shares Fall River National Bank, Fall River,	\$5,000 00
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Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$200,000	\$220,000 00	\$200,000 00
of Cambridge, Mass., 4s, . .	80,000	84,000 00	80,000 00
of Chicago, Ill., 4s, . .	50,000	53,000 00	50,000 00
of Fall River, Mass., 5s, . .	13,000	14,040 00	13,000 00
of Fall River, Mass., 6s, . .	30,000	32,040 00	30,000 00
of Lynn, Mass., 4s, . .	10,000	10,800 00	10,000 00
of Waltham, Mass., 4s, . .	6,000	6,120 00	6,000 00
of Worcester, Mass., 4s, . .	25,000	27,500 00	25,000 00
	\$414,000	\$447,500 00	\$414,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Eliot National Bank, Boston, .	\$15,000	\$24,900 00	\$15,000 00
400	Faneuil Hall N'l Bank, Boston, .	40,000	54,800 00	40,000 00
330	First National Bank, Boston, .	33,000	58,410 00	33,000 00
160	Merchants Nat'l Bank, Boston, .	16,000	30,560 00	16,000 00
171	N'l B'k of Commerce, Boston, .	17,100	25,650 00	17,100 00
110	N'l B'k of Redemption, Boston, .	11,000	18,700 00	11,000 00
450	Nat'l Shawmut Bank, Boston, .	45,000	105,750 00	67,500 00
232	Second National Bank, Boston, .	23,200	43,848 00	23,200 00
85	State National Bank, Boston, .	8,500	12,920 00	8,500 00
100	First National Bank, Chelsea, .	10,000	10,000 00	10,000 00
715	Fall River N'l B'k, Fall River, .	71,500	82,940 00	71,500 00
50	First Nat'l Bank, Fall River, .	5,000	7,500 00	5,000 00
650	Massasoit N'l B'k, Fall River, .	65,000	107,250 00	65,000 00
935	Metacomet N'l B'k, Fall River, .	93,500	114,070 00	93,500 00
150	Second Nat'l Bank, Fall River, .	15,000	23,250 00	15,000 00
500	First N'l Bank, New Bedford, .	50,000	64,500 00	50,000 00
220	Merchants National Bank, New Bedford,	22,000	43,560 00	22,000 00
		\$540,800	\$828,608 00	\$563,300 00

Fall River Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Albany & Susquehanna R.R. 6s, .	\$70,000	\$75,600 00	\$70,000 00
Albany & Susquehanna R.R. 7s, .	30,000	33,300 00	30,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	70,000	77,000 00	70,000 00
Boston & Lowell R.R. 4s,	25,000	25,500 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, .	15,000	15,600 00	15,000 00
Chic., Burlington & Quincy R.R. 4s, .	130,000	139,100 00	130,000 00
Concord & Claremont R.R. 4½s, . .	2,000	2,200 00	2,000 00
Concord & Montreal R.R. 4s, . . .	25,000	27,250 00	25,000 00
Fitchburg R.R. 5s,	23,000	23,230 00	23,000 00
Hannibal & St. Joseph R.R. 6s, . .	46,000	53,590 00	46,000 00
Illinois Central R.R. 4s,	78,000	86,580 00	78,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	15,000	15,750 00	15,000 00
New York Central & Hudson River R.R. 5s,	15,000	15,300 00	15,000 00
New York, Lackawanna & Western R.R. 6s,	100,000	134,000 00	100,000 00
New York, New Haven & Hartford R.R. 4s,	156,000	178,650 00	156,000 00
Old Colony R.R. 4s,	150,000	167,500 00	150,000 00
Old Colony R.R. 4½s,	50,000	51,250 00	50,000 00
Portland & Ogdensburg R.R. 5s, . .	50,000	54,500 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s, .	50,000	53,000 00	50,000 00
	\$1,100,000	\$1,228,900 00	\$1,100,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$115,500 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,149 49	2 per cent.	\$425,000 00	4 per cent.	\$235,000 00	4¾ per cent.
15,000 00	3 “	75,000 00	4½ “	1,821,061 00	5 “
25,000 00	3½ “	325,000 00	4¼ “	1,714,340 00	5½ “
35,000 00	3¾ “	1,053,800 00	4½ “	250 00	6 “
85,000 00	3½ “				

Fall River Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$40,000 00
Estimated value of the same,	40,000 00
Assessed value of the same,	40,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	26,500 00
Assessed value of the same,	29,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,023	
Aggregate amount of the same,	1,467,088 00
Total number of loans upon real estate,	1,333
Amount of investments from which no income is received,	26,500 00
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$144,099 98 } during the year ending Oct. 31, 1902, { 2 per cent., 145,818 40 }	289,918 38
Number of accounts opened during the year ending Oct. 31, 1902,	2,635
Number of accounts closed during the year ending Oct. 31, 1902,	1,884
Total number of open accounts Oct. 31, 1902,	15,963
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	17,686 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,139,970 13
Number of same,	19,137
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,147,316 11
Number of same,	12,407
Date of examination by commissioner: October 20, 21.	

FALL RIVER FIVE CENTS SAVINGS BANK — FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 22.

LEONTINE LINCOLN, *President.*

CHARLES J. HOLMES, *Treasurer.*

LEONARD N. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES S. WARING,

LEONTINE LINCOLN,

EDWARD B. JENNINGS,

ABNER P. DAVOL,

H. B. DUFFEE.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET Oct. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$147,000 00	Deposits,	\$4,611,709 49
Bank stock, as per schedule, .	332,000 00	Guaranty fund, .	171,000 00
Railroad bonds, as per schedule,	916,000 00	Interest account, .	101,105 46
Real estate (for banking purposes),	45,000 00	Profit and loss account,	29,334 25
Real estate by foreclosure,	78,367 30	Rent account,	24,428 16
Loans on real estate,	2,289,417 51	Due on mortgage loans,	5.846 85
Loans on personal security,	1,009,950 00		
Loans to counties, cities or towns (notes),	18,000 00		
Deposits in banks, on interest, . .	63,195 40		
Miscellaneous stocks and bonds,*	21,796 78		
Taxes paid,	150 00		
Cash on hand,	22,547 22		
	<hr/> \$4,943,424 21		<hr/> \$4,943,424 21

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Exchange Bank, Boston,	\$24,610 47
National Shawmut Bank, Boston,	6,738 33
Second National Bank, Fall River,	31,846 60

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 3½s, . . .	\$15,000	\$15,600 00	\$15,000 00
of Chicago, Ill., 4s, . . .	50,000	54,000 00	50,000 00
of Everett, Mass., 4s, . . .	25,000	27,375 00	25,000 00
of Lynn, Mass., 4s, . . .	25,000	26,250 00	25,000 00
of Medford, Mass., 4s, . . .	32,000	36,000 00	32,000 00
	\$147,000	\$159,225 00	\$147,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,500 00	\$5,000 00
600	Atlas National Bank, Boston, .	60,000	69,000 00	60,000 00
150	Blackstone N'l Bank, Boston, .	3,450	900 00	—
100	Faneuil Hall Nat'l B'k, Boston,	10,000	13,700 00	10,000 00
50	First National Bank, Boston, .	5,000	8,850 00	5,000 00
205	Metropolitan N'l B'k, Boston,	20,500	21,935 00	20,500 00
100	Monument N'l Bank, Boston, .	10,000	19,100 00	10,000 00
35	N'l B'k of Commerce, Boston,	3,500	5,250 00	3,500 00
500	N'l B'k of Redemption, Boston,	50,000	85,000 00	50,000 00
100	National City Bank, Boston, .	—	100 00	—
150	Nat'l Exchange Bank, Boston,	15,000	22,800 00	15,000 00
200	Nat'l Shawmut Bank, Boston, .	20,000	47,000 00	20,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,360 00	2,000 00
129	State National Bank, Boston, .	12,900	19,608 00	12,900 00
200	Third National Bank, Boston, .	—	4,400 00	—
70	Winthrop Nat'l Bank, Boston,	7,000	11,900 00	7,000 00
350	First National Bank, Chelsea,	35,000	35,000 00	35,000 00
40	Dedham Nat'l Bank, Dedham,	4,000	4,400 00	4,000 00
100	Metacomet N'l B'k, Fall River,	10,000	12,200 00	10,000 00
36	Nat'l Union Bank, Fall River,	3,600	4,032 00	3,600 00
412	Second Nat'l Bank, Fall River,	41,200	63,860 00	41,200 00
50	Leominster National Bank, Leominster,	5,000	6,000 00	5,000 00
100	First National Bank, Malden, .	10,000	15,800 00	10,000 00
10	Oxford Nat'l Bank, Oxford, .	1,000	1,000 00	1,000 00
13	Palmer National B'k, Palmer, .	1,300	1,300 00	1,300 00
		\$335,450	\$481,995 00	\$332,000 00

Fall River Five Cents Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s,	\$20,000	\$20,800 00	\$20,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	26,250 00	25,000 00
Chic., Burlington & Quincy R.R. 5s,	101,000	113,120 00	101,000 00
Chicago & Northwestern R.R. 7s, .	20,000	24,800 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	18,000	20,340 00	18,000 00
Eastern R.R. 3½s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4s,	50,000	55,000 00	50,000 00
Hannibal & St. Joseph R.R. 6s, .	10,000	11,600 00	10,000 00
Illinois Central R.R. 3½s,	50,000	49,500 00	50,000 00
Illinois Central R.R. 4s,	75,000	83,000 00	75,000 00
Kalamazoo & White Pigeon R.R. 5s,	21,000	27,300 00	21,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	50,000	56,500 00	50,000 00
Mahoning Coal R.R. 5s,	25,000	31,500 00	25,000 00
Maine Central R.R. 4½s,	75,000	81,000 00	75,000 00
Menominee River R.R. 7s,	5,000	5,600 00	5,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	100,000	123,000 00	100,000 00
Minnesota Valley R.R. 7s,	6,000	7,020 00	6,000 00
New York, Lackawanna & Western R.R. 6s,	100,000	133,000 00	100,000 00
New York & New England R.R. 7s,	10,000	10,600 00	10,000 00
Old Colony R.R. 4s,	50,000	56,000 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	100,000	130,000 00	100,000 00
	\$916,000	\$1,071,330 00	\$916,000 00

Total Amount of Loans, with Each Specified Rate of Interest

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$63,195 40	2 per cent.	\$100,000 00	4½ per cent.	\$1,149,303 51	5½ per cent.
18,000 00	3½ “	446,200 00	4½ “	77,750 00	6 “
125,000 00	4 “	120,000 00	4¾ “		
75,000 00	4½ “	1,206,114 00	5 “		

Fall River Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$45,000 00
Estimated value of the same,	68,500 00
Assessed value of the same,	68,500 00
Net income received from same during year ending Oct. 31, 1902,	1,227 74
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	78,367 30
Assessed value of the same,	90,937 50
Net income received from same during the year ending Oct. 31, 1902,	2,325 00
Number of loans which are of an amount not exceeding \$3,000 each, 535	
Aggregate amount of the same,	819,177 69
Total number of loans upon real estate,	748
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	239,336 65
Times for the dividends fixed by the by-laws: first Monday in June and December; payable on the second Monday of June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$84,085 51 } during the year ending Oct. 31, 1902, { 2 per cent., 85,916 40 }	170,001 91
Number of accounts opened during the year ending Oct. 31, 1902,	2,978
Number of accounts closed during the year ending Oct. 31, 1902,	1,787
Total number of open accounts Oct. 31, 1902,	17,598
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	11,905 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	939,130 87
Number of same,	28,223
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	893,291 20
Number of same,	12,973
Date of examination by commissioner: February 4.	

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 26.

WILLARD HOWE, *President.*

GEORGE E. CUTLER, *Treasurer.*

S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE E. CUTLER,

J. T. WHITNEY,

A. R. NEWTON,

H. L. SAWYER,

C. D. LEWIS,

S. A. PHILLIPS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M. ; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$20,181 50	Deposits,	\$814,973 75
Loan on bank stock,	500 00	Guaranty fund, . .	23,900 00
Railroad bonds, as per schedule, . .	45,000 00	Interest account, . .	26,758 90
Loan on railroad bonds,	100 00	Cemetery funds, . .	636 95
Real estate by foreclosure,	42,994 74	Insurance,	30 90
Loans on real estate,	459,959 00		
Loans on personal security,	269,128 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books,	1,560 00		
Deposits in banks, on interest, . . .	17,037 39		
Furniture account,	1,040 00		
Cash on hand,	3,799 87		
	<hr/> \$866,300 50		<hr/> \$866,300 50

Cash on Deposit in Banks, amount in each :—

Framingham National Bank, South Framingham,	\$13,037 39
Puritan Trust Company, Boston,	4,000 00

Farmers' and Mechanics' Savings Bank — Continued.

Loan on Bank Stock:—

5 shares Framingham National Bank, South Framingham, . . . \$500 00

Loan on Railroad Bonds:—

\$100 Maine Central R.R. 7s, . . . \$100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	-	\$105 00	\$5 25
16	Eliot National Bank, Boston, .	\$1,600	2,656 00	2,084 00
6	Freemans Nat'l Bank, Boston,	600	660 00	551 00
9	Second National Bank, Boston,	900	1,701 00	1,358 25
5	First National Bank, Chelsea,	500	500 00	650 00
9	Northborough National Bank, Northborough, . . .	900	1,035 00	1,134 00
100	Framingham National Bank, South Framingham, . . .	10,000	16,000 00	13,399 00
10	First N'l Bank, West Newton,	1,000	1,000 00	1,000 00
		\$15,500	\$23,657 00	\$20,181 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$5,000	\$5,350 00	\$5,000 00
Chic., Burlington & Quincy R.R. 3½s,	25,000	24,375 00	25,000 00
New York Central & Hudson River R.R. 7s, . . .	5,000	5,000 00	5,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	10,000	10,300 00	10,000 00
	\$45,000	\$45,025 00	\$45,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,037 39	2 per cent.	\$45,500 00	4½ per cent.	\$17,000 00	5½ per cent.
4,000 00	3 " "	45,000 00	4¾ " "	128,698 00	6 " "
45,000 00	4 " "	455,049 00	5 " "		

Farmers' and Mechanics' Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$42,994 74
Assessed value of the same,	45,200 00
Net income received from same during year ending Oct. 31, 1902,	559 55
Number of loans which are of an amount not exceeding \$3,000 each, 233	
Aggregate amount of the same,	280,209 00
Total number of loans upon real estate,	263
Amount of investments from which no income is received,	2,960 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	38,268 19
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable third Tuesday in April and October.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$13,310 29 } during the year ending Oct. 31, 1902, . . . { $1\frac{3}{4}$ per cent., 13,340 82 }	26,651 11
Number of accounts opened during the year ending Oct. 31, 1902,	484
Number of accounts closed during the year ending Oct. 31, 1902,	274
Total number of open accounts Oct. 31, 1902,	3,096
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,282 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	165,202 50
Number of same,	3,105
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	170,224 70
Number of same,	2,550
Date of examination by commissioner: January 24.	

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 36.

CHARLES E. WARE, *President.*

BRIGHAM N. BULLOCK, *Treasurer.*

EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES E. WARE,

HENRY G. MORSE,

RODNEY WALLACE,

CARMI M. PARKER,

RUEBEN R. CONN.

Open for business every business day except Saturdays, 8.45 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$243,662 50	Deposits,	\$4,352,744 79
Bank stock, as per schedule, .	139,500 00	Guaranty fund, .	196,000 00
Loans on bank stock,	2,200 00	Interest account, .	76,178 30
Railroad bonds, as per schedule,	550,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, . .	56,000 00	count,	21,650 08
Real estate (for banking pur-		Suspense account, .	214 14
poses),	130,000 00		
Real estate by foreclosure, . .	11,000 00		
Loans on real estate,	1,938,155 00		
Loans on personal security, . .	1,289,050 00		
Loans to counties, cities or towns			
(notes),	189,000 00		
Deposits in banks, on interest, .	88,692 74		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	4,527 07		
	\$4,646,787 31		\$4,646,787 31

Cash on Deposit in Banks, amount in each:—

Merchants National Bank, Boston,	\$34,813 53
Fitchburg National Bank, Fitchburg,	13,879 21
Safety Fund National Bank, Fitchburg,	20,000 00
Springfield Safe Deposit and Trust Company, Springfield,	25,000 00

Fitchburg Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

2 shares Fitchburg National Bank, Fitchburg,	\$200 00
15 shares First National Bank, Gardner,	1,500 00
3 shares Westminster National Bank, Gardner,	} 500 00
4 shares Home National Bank, Holyoke,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$50,000	\$52,800 00	\$50,000 00
City of Fitchburg, Mass., 3½s,	50,000	51,062 50	50,000 00
of Fitchburg, Mass., 4s,	32,000	34,562 50	32,000 00
of Keene, N. H., 3½s,	12,000	12,175 00	12,000 00
of Lowell, Mass., 4s,	22,000	22,000 00	22,000 00
of Lynn, Mass., 4s,	6,000	6,000 00	6,000 00
of New Bedford, Mass., 4s,	25,000	25,875 00	25,000 00
of Norwich, Conn., 7s,	17,000	18,615 00	17,000 00
of Portland, Me., 6s,	5,000	5,575 00	4,662 50
of Saginaw, Mich., 4s,	5,000	5,000 00	5,000 00
of Saginaw, Mich., 5s,	3,000	3,000 00	3,000 00
Turner's Falls, Mass. (Fire Dis- trict), 4s,	17,000	17,872 50	17,000 00
	\$244,000	\$254,537 50	\$243,662 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlantic Nat'l Bank, Boston, . .	\$6,000	\$7,800 00	\$6,000 00
100	Atlas National Bank, Boston, . .	10,000	11,500 00	10,000 00
166	Lincoln Nat'l Bank, Boston, . .	1,660	830 00	—
225	Merchants Nat'l Bank, Boston, . .	22,500	42,975 00	22,500 00
200	Nat'l Shawmut Bank, Boston, . .	20,000	47,000 00	30,000 00
40	State National Bank, Boston, . .	4,000	6,080 00	4,000 00
225	Fitchburg N'l B'k, Fitchburg, . .	22,500	31,950 00	22,500 00
123	Rollstone N'l B'k, Fitchburg, . .	12,300	16,605 00	12,300 00
170	Safety Fund N'l B'k, Fitchburg, . .	17,000	17,000 00	17,000 00
5	Townsend N'l B'k, Townsend, . .	500	550 00	500 00
67	Crocker Nat'l Bank, Turner's Falls,	6,700	9,380 00	6,700 00
50	City Nat'l Bank, Worcester, . .	5,000	5,500 00	5,000 00
30	Quinsigamond National Bank, Worcester,	3,000	3,900 00	3,000 00
		\$131,160	\$201,070 00	\$139,500 00

Fitchburg Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 7s, .	\$28,000	\$28,420 00	\$28,000 00
Eastern R.R. 6s,	25,000	27,062 50	27,000 00
Fitchburg R.R. 4s,	176,000	186,995 00	180,000 00
Fitchburg R.R. 4½s,	30,000	33,000 00	30,000 00
Fitchburg R.R. 5s,	104,000	105,600 00	104,000 00
Illinois Central R.R. 3½s,	25,000	24,750 00	25,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,250 00	28,000 00
Maine Central R.R. 4s,	25,000	26,062 50	25,000 00
New York Central & Hudson River R.R. 4s,	12,000	12,000 00	12,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	51,000 00	50,000 00
Old Colony R.R. 4s,	5,000	5,625 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	36,000	36,000 00	36,000 00
	\$541,000	\$564,765 00	\$550,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$57,750 00	\$56,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$34,813 53	2 per cent.	\$25,000 00	3¾ per cent.	\$176,000 00	4¾ per cent.
8,879 21	2½ "	5,000 00	3½ "	1,381,965 00	5 "
45,000 00	3 "	476,400 00	4 "	51,000 00	5½ "
25,000 00	3½ "	437,500 00	4½ "	134,090 00	5½ "
10,000 00	3½ "	15,000 00	4½ "	33,850 00	6 "
15,000 00	3¾ "	632,600 00	4½ "		

Fitchburg Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$130,000 00
Estimated value of the same,	130,000 00
Assessed value of the same,	102,000 00
Net income received from same during year ending Oct. 31, 1902,	933 31
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	11,000 00
Assessed value of the same,	11,250 00
Number of loans which are of an amount not exceeding \$3,000 each, 408	
Aggregate amount of the same,	565,005 00
Total number of loans upon real estate,	498
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	201,672 00
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$72,498 78 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 73,459 95 }	145,958 73
Number of accounts opened during the year ending Oct. 31, 1902,	1,400
Number of accounts closed during the year ending Oct. 31, 1902,	1,121
Total number of open accounts Oct. 31, 1902,	9,219
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	8,054 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	751,957 66
Number of same,	6,208
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	779,650 51
Number of same,	5,400
Date of examination by commissioner: June 27.	

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated February 14, 1873. Present number of corporators, 38.

SAMUEL PORTER, *President.*

M. E. GOULD, *Treasurer.*

M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL PORTER,

H. F. CUTLER,

H. B. HAVEN, JR.,

L. F. PLIMPTON,

GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . .	\$18,900 00	Deposits,	\$386,374 46
Railroad bonds, as per schedule, .	42,387 50	Guaranty fund, . .	13,550 00
Real estate (for banking purposes),	4,697 83	Interest account, . .	1,290 66
Real estate by foreclosure,	1,295 09		
Loans on real estate,	259,350 50		
Loans on personal security,	40,212 50		
Deposits in banks, on interest, . .	33,578 69		
Expense account,	6 25		
Furniture and fixtures,	479 49		
Cash on hand,	307 27		
	\$401,215 12		\$401,215 12

Cash on Deposit in Banks, amount in each : —

Hampshire County National Bank, Northampton,	\$12,100 00
First National Bank, Northampton,	9,795 50
Northampton National Bank, Northampton,	10,164 95
Pynchon National Bank, Springfield,	1,518 24

Florence Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	\$8,500	\$10,200 00	\$8,500 00
40	First Nat'l B'k, Northampton,	4,000	5,000 00	4,000 00
54	Hampshire County National Bank, Northampton, . . .	5,400	5,508 00	5,400 00
10	Agawam N'l B'k, Springfield,	1,000	900 00	1,000 00
		\$18,900	\$21,608 00	\$18,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$9,850 00	\$10,000 00
Illinois Central R.R. 3s,	5,000	4,275 00	4,387 50
Illinois Central R.R. 3½s,	27,000	26,595 00	27,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,000 00	1,000 00
	\$43,000	\$41,720 00	\$42,387 50

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,060 45	3½ per cent.	\$299,018 00	5 per cent.	\$2,063 24	6 per cent.

Amount invested in real estate for banking purposes,	\$4,697 83
Estimated value of the same,	5,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1902, . .	48 09
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,295 09
Assessed value of the same,	1,025 00
Net income received from same during year ending Oct. 31, 1902, . .	254 91
Number of loans which are of an amount not exceeding \$3,000 each, 169	
Aggregate amount of the same,	21,550 50
Total number of loans upon real estate,	178
Amount of investments from which no income is received,	1,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	17,080 17
Times for the dividends fixed by the by-laws: second Tuesday in April and October; payable on same days.	

Florence Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$6,204 80 } during the year ending Oct. 31, 1902, . { 2 per cent., 7,181 05 }	\$13,385 85
Number of accounts opened during the year ending Oct. 31, 1902, .	243
Number of accounts closed during the year ending Oct. 31, 1902, .	197
Total number of open accounts Oct. 31, 1902,	1,494
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	834 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	88,728 26
Number of same,	2,047
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	81,466 87
Number of same,	1,251
Date of examination by commissioner: March 26.	

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 35.

FISHER E. HARTSHORN, *President.*

EDWARD M. PHELPS, *Treasurer.*

EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

FISHER E. HARTSHORN,	WILLIAM T. COOK,
RICHARD S. CARPENTER,	ALLEN H. MESSINGER,
LEWIS E. GRAY.	

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesdays and Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$9,000 00	Deposits,	\$320,830 56
Bank stock, as per schedule, .	41,949 00	Guaranty fund, .	17,500 00
Railroad bonds, as per schedule, .	72,000 00	Undivided earnings,	6,814 37
Boston Terminal Co. bonds, .	10,000 00		
Real estate by foreclosure, .	7,400 00		
Loans on real estate,	191,150 00		
Loans on personal security, .	5,575 00		
Loans to counties, cities or towns (notes),	5,000 00		
Loans on depositors' books, .	500 00		
Deposit in bank, on interest, .	604 84		
Cash on hand,	1,966 09		
	\$345,144 93		\$345,144 93

Cash on Deposit in Bank:—

Winthrop National Bank, Boston, \$604 84

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 5s,	\$9,000	\$9,315 00	\$9,000 00

Foxborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston, .	\$529	\$138 00	\$529 00
34	Boylston Nat'l Bank, Boston, .	3,400	3,740 00	3,400 00
27	Colonial Nat'l Bank, Boston, .	2,700	4,050 00	2,700 00
22	Continental N'l Bank, Boston,	—	110 00	—
8	Faneuil Hall N'l B'k, Boston, .	800	1,096 00	800 00
5	Manufacturers' N'l B'k, Boston,	—	10 00	—
58	Metropolitan Nat'l B'k, Boston,	5,800	6,206 00	5,800 00
10	Mt. Vernon Nat'l B'k, Boston,	1,000	1,020 00	1,000 00
11	N'l Bank of Commerce, Boston,	1,100	1,650 00	1,100 00
35	N'l B'k of Redemption, Boston,	3,500	5,950 00	3,500 00
10	National City Bank, Boston, .	—	10 00	—
60	Nat'l Shawmut Bank, Boston, .	6,000	14,100 00	6,000 00
4	National Suffolk Bank, Boston,	400	532 00	400 00
10	Nat'l Webster Bank, Boston, .	1,000	1,180 00	1,000 00
14	Old Boston N'l Bank, Boston, .	1,400	1,554 00	1,400 00
13	State National Bank, Boston, .	1,300	1,976 00	1,300 00
6	Suffolk National Bank, Boston,	—	36 00	—
20	Third National Bank, Boston, .	—	440 00	—
12	Tremont Nat'l Bank, Boston, .	600	60 00	600 00
24	Winthrop Nat'l Bank, Boston,	2,400	4,080 00	2,400 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,816 00	3,600 00
60	Framingham National Bank, South Framingham, . . .	6,000	9,000 00	6,000 00
6	National Bank of Wrentham, Wrentham,	420	420 00	420 00
		\$41,949	\$61,174 00	\$41,949 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$11,000	\$10,400 00	\$11,000 00
Boston & Maine R.R. 3½s, . . .	5,000	5,062 50	5,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,725 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	4,950 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,450 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,375 00	5,000 00
Illinois Central R.R. 3½s,	10,000	9,875 00	10,000 00
Maine Central R.R. 4s,	6,000	6,240 00	6,000 00
Maine Central R.R. 4½s,	5,000	5,400 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,500 00	5,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,000 00	5,000 00
		\$72,000	\$75,327 50
			\$72,000 00

Foxborough Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,550 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$604 84 5,000 00	2 per cent. 3½ “	\$36,900 00 5,000 00	5 per cent. 5½ “	\$155,325 00	6 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$7,400 00
Assessed value of the same,	7,525 00
Net income received from same during year ending Oct. 31, 1902,	267 57
Number of loans which are of an amount not exceeding \$3,000 each, 173	
Aggregate amount of the same,	171,025 00
Total number of loans upon real estate,	166
Amount of investments from which no income is received,	7,729 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	17,374 40
Times for the dividends fixed by the by-laws: Wednesday after first Monday in June and December; payable Wednesday after second Mon- day of June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,082 61 } during the year ending Oct. 31, 1902, . { 2 per cent., 6,121 81 }	12,204 42
Number of accounts opened during the year ending Oct. 31, 1902,	185
Number of accounts closed during the year ending Oct. 31, 1902,	133
Total number of open accounts Oct. 31, 1902,	1,456
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,450 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	64,657 44
Number of same,	1,025
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	79,238 10
Number of same,	1,293
Date of examination by commissioner: January 3.	

FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 92.

JAMES E. WHITNEY, *President.*

EBENEZER ALEXANDER, *Treasurer.*

GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES E. WHITNEY,

JAMES ARTHUR JACOBS,

MARTIN L. BRADFORD,

CHARLES E. ROGERSON,

J. HOMER PIERCE,

HENRY W. HART.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$1,398,000 00	Deposits,	\$11,228,963 00
Loans on public funds,	125,000 00	Guaranty fund,	486,000 00
Bank stock, as per schedule, . . .	279,909 00	Interest account,	111,803 88
Railroad bonds, as per schedule, . .	1,467,745 10	Profit and loss ac-	
Loan on railroad stock,	10,000 00	count,	62,637 27
Boston Terminal Co. bonds,	300,000 00	Suspense account,	3,763 87
Real estate (for banking pur-			
poses),	225,000 00		
Real estate by foreclosure,	179,276 41		
Loans on real estate,	4,322,571 04		
Loans on personal security,	3,009,000 00		
Loans to counties, cities or towns			
(notes),	88,000 00		
Deposits in banks, on interest, . . .	455,127 81		
Expense account,	6,486 67		
Real estate income account,	1,987 86		
Cash on hand,	25,064 13		
	\$11,893,168 02		\$11,893,168 02

Cash on Deposit in Banks, amount in each :—

Bay State Trust Company, Boston,	\$44,330 71
Boylston National Bank, Boston,	142,761 88
Central National Bank, Boston,	50,000 00
Massachusetts Trust Company, Boston,	50,000 00
National Bank of Redemption, Boston,	73,417 88
National Shawmut Bank, Boston,	94,617 34

Franklin Savings Bank — Continued.

Loans on Public Funds, amount on each : —

\$25,000 Massachusetts 3s,	\$25,000 00
100,000 Massachusetts 3½s,	100,000 00

Loan on Railroad Stock : —

75 shares New York, New Haven & Hartford R.R.,	\$10,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$175,000	\$185,500 00	\$175,000 00
City of Altoona, Pa., 4s,	50,000	55,000 00	50,000 00
of Belfast, Me, 4s,	25,000	27,093 75	25,000 00
of Boston, Mass., 3½s,	30,000	30,000 00	30,000 00
of Boston, Mass., 4s,	150,000	163,687 50	150,000 00
of Boston, Mass., 5s,	3,000	3,135 00	3,000 00
of Boston, Mass., 6s,	2,000	2,010 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,035 00	1,000 00
of Chicago, Ill., 4s,	50,000	54,000 00	50,000 00
of Columbus, Ohio, 4s,	40,000	40,072 50	40,000 00*
of Fall River, Mass., 6s,	4,000	4,350 00	4,000 00
of Grand Rapids, Mich., 4s,	100,000	100,500 00	100,000 00
of Indianapolis, Ind., 4s,	50,000	60,125 00	50,000 00
of Kansas City, Mo., 4½s,	100,000	111,625 00	100,000 00
of Laconia, N. H., 4s,	50,000	56,750 00	50,000 00
of Lynn, Mass., 4s,	46,500	48,127 50	46,500 00
of Middletown, Conn., 4s,	10,000	10,662 50	10,000 00
of Minneapolis, Minn., 4s,	50,000	54,250 00	50,000 00
of New Bedford, Mass., 3½s,	10,000	10,175 00	10,000 00
of Newton, Mass., 4s,	43,000	46,440 00	43,000 00
of Northampton, Mass., 4s,	100,000	104,000 00	100,000 00
of Providence, R. I., 5s,	1,000	1,060 00	1,000 00
of Rutland, Vt., 4s,	27,000	29,702 50	27,000 00
of St. Albans, Vt., 4s,	20,000	21,100 00	20,000 00
of Waterbury, Conn., 4s,	25,000	26,875 00	25,000 00
of Woonsocket, R. I., 4s,	100,000	109,250 00	100,000 00*
of Youngstown, Ohio, 5s,	3,000	3,000 00	3,000 00
Town of Brookline, Mass., 3½s,	52,500	52,500 00	52,500 00
of Spencer, Mass., 4s,	80,000	85,100 00	80,000 00
	\$1,398,000	\$1,497,126 25	\$1,398,000 00

* Legal investments when made.

Franklin Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
41	Atlantic Nat'l Bank, Boston, .	\$4,100	\$5,330 00	\$4,100 00
200	Atlas National Bank, Boston, .	20,000	23,000 00	20,000 00
133	Blackstone N'l Bank, Boston, .	3,059	798 00	3,059 00
93	Boylston Nat'l Bank, Boston, .	9,300	10,230 00	9,300 00
200	Colonial Nat'l Bank, Boston, .	20,000	30,000 00	30,000 00
135	First Ward N'l Bank, Boston, .	13,500	21,600 00	13,500 00
142	Fourth National Bank, Boston, .	14,200	18,460 00	14,200 00
97	Freemans Nat'l Bank, Boston, .	9,700	10,670 00	9,700 00
79	N'l B'k of Commerce, Boston, .	7,900	11,850 00	7,900 00
200	N'l B'k of Redemption, Boston, .	20,000	34,000 00	20,000 00
200	National City Bank, Boston, .	—	200 00	—
201	Nat'l Exchange Bank, Boston, .	20,100	30,552 00	20,100 00
355	Nat'l Shawmut Bank, Boston, .	35,500	83,425 00	53,250 00
68	National Suffolk Bank, Boston, .	6,800	9,044 00	6,800 00
20	National Union Bank, Boston, .	2,000	3,400 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	16,402 00	13,900 00
200	Old Boston Nat'l B'k, Boston, .	20,000	22,200 00	20,000 00
55	Second National Bank, Boston, .	5,500	10,395 00	5,500 00
132	State National Bank, Boston, .	13,200	20,064 00	13,200 00
86	Suffolk Nat'l Bank, Boston, .	—	516 00	—
84	Naumkeag Nat'l Bank, Salem, .	8,400	10,752 00	8,400 00
50	Third Nat'l Bank, Springfield, .	5,000	11,000 00	5,000 00
		\$252,159	\$383,888 00	\$279,909 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$100,000 00	\$106,250 00	\$100,000 00
Boston & Albany R.R. 4s, . . .	50,000 00	53,000 00	50,000 00
Boston & Lowell R.R. 4s, . . .	100,000 00	106,250 00	100,000 00
Boston & Maine R.R. 4½s, . . .	100,000 00	125,000 00	100,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	100,000 00	115,000 00	100,000 00
Chic., Burlington & Quincy R.R. 4s, .	197,000 00	207,160 00	197,000 00
Concord & Claremont R.R. 4½s, . .	100,000 00	109,500 00	100,000 00
Eastern R.R. 6s,	50,000 00	54,125 00	50,000 00
Erie & Pittsburgh R.R. 3½s,	50,000 00	50,500 00	50,000 00
Fitchburg R.R. 4s,	44,000 00	48,180 00	44,000 00
Fitchburg R.R. 4½s,	56,000 00	61,600 00	56,000 00
Illinois Central R.R. 3½s,	100,000 00	99,000 00	100,000 00
Illinois Central R.R. 5s,	45,745 10	45,745 10	45,745 10
New York & New England R.R. (terminal) 4s,	50,000 00	59,500 00	50,000 00

Franklin Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York, New Haven & Hartford R.R. 4s,	\$100,000 00	\$114,250 00	\$100,000 00
Norwich & Worcester R.R. 4s,	50,000 00	55,125 00	50,000 00
Old Colony R.R. 4s,	75,000 00	82,031 25	75,000 00
Penobscot Shore Line R.R. 4s,	25,000 00	26,500 00	25,000 00
Peterboro' & Hillsboro' R.R. 4½s,	25,000 00	28,000 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000 00	65,000 00	50,000 00
	\$1,467,745 10	\$1,611,716 35	\$1,467,745 10

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$300,000	\$346,500 00	\$300,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$355,127 81	2 per cent.	\$2,391,987 00	4 per cent.	\$2,083,371 44	5 per cent.
150,000 00	3½ "	50,000 00	4½ "	100,000 00	5½ "
100,000 00	3½ "	692,800 00	4½ "	80,000 00	5½ "
365,500 00	3½ "	50,000 00	4½ "	68,750 00	5½ "
75,000 00	3½ "	1,280,762 60	4½ "	20,400 00	6 "
96,000 00	3½ "	50,000 00	4½ "		

Amount invested in real estate for banking purposes, \$225,000 00
 Estimated value of the same, 225,000 00
 Assessed value of the same, 146,000 00
 Value, by books, of other real estate, held or owned by foreclosure or otherwise, 179,276 41
 Assessed value of the same, 184,000 00
 Net income received from same during year ending Oct. 31, 1902, 3,381 44
 Number of loans which are of an amount not exceeding \$3,000 each, 386
 Aggregate amount of the same, 690,463 00
 Total number of loans upon real estate, 741
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902, 478,735 01
 Times for the dividends fixed by the by-laws: February 1 and August 1; payable on same days.

Franklin Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$181,938 11 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 185,401 97 }	\$367,340 08
Number of accounts opened during the year ending Oct. 31, 1902, .	2,109
Number of accounts closed during the year ending Oct. 31, 1902, .	1,687
Total number of open accounts Oct. 31, 1902,	21,690
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	26,449 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,635,563 31
Number of same,	15,409
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,581,895 60
Number of same,	14,900
Date of examination by commissioner: April 23, 24.	

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 20.

WILLIAM H. ALLEN, *President.*

CHARLES ALLEN, *Treasurer.*

FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. ALLEN,

JOSEPH GRISWOLD,

HENRY F. NASH,

JOSEPH W. STEVENS,

LUCIUS NIMS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$561,000 00	Deposits,	\$4,992,217 72
Bank stock, as per schedule, .	50,400 00	Guaranty fund, . .	246,000 00
Loans on bank stock,	16,000 00	Interest account, . .	53,286 89
Railroad bonds, as per schedule, .	875,000 00	Profit and loss account,	10,331 81
Real estate by foreclosure, . .	26,664 49		
Loans on real estate,	1,837,988 69		
Loans on personal security, . .	1,659,735 86		
Loans to counties, cities or towns (notes),	114,250 00		
Loans on depositors' books, . .	3,142 15		
Deposits in banks, on interest, .	144,081 33		
Expense account,	1,977 38		
Suspense account,	2,908 06		
Unpaid interest,	4,842 69		
Cash on hand,	3,845 77		
	\$5,301,836 42		\$5,301,836 42

Cash on Deposit in Banks, amount in each :—

State National Bank, Boston,	\$40,213 28
First National Bank, Greenfield,	88,868 05*
Franklin County National Bank, Greenfield,	15,000 00

Loans on Bank Stock, amount on each :—

5 shares City National Bank, Worcester,	\$500 00
3 shares Conway National Bank, Conway,	200 00
60 shares Home National Bank, Holyoke,	5,000 00
110 shares Home National Bank, Holyoke,	10,000 00
8 shares Packard National Bank, Greenfield,	300 00

* Since reduced within limit.

Franklin Savings Institution — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$30,000	\$31,800 00	\$30,000 00
of Boston, Mass., 6s, . . .	16,000	16,000 00	16,000 00
of Brockton, Mass., 5s, . . .	23,000	25,530 00	23,000 00
of Cambridge, Mass., 6s, . . .	13,000	13,030 00	13,000 00
of Chicago, Ill., 4s, . . .	25,000	27,000 00	25,000 00
of Cleveland, Ohio, 5s, . . .	43,000	43,215 00	43,000 00*
of Dayton, Ohio, 5s, . . .	50,000	56,600 00	50,000 00
of Detroit, Mich., 4s, . . .	25,000	27,500 00	25,000 00
of Grand Rapids, Mich., 5s, . . .	50,000	54,500 00	50,000 00
of Hartford, Conn., 4s, . . .	25,000	25,875 00	25,000 00
of Lawrence, Mass., 6s, . . .	20,000	21,700 00	20,000 00
of Lynn, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Milwaukee, Wis., 5s, . . .	77,500	81,530 00	77,500 00
of Peoria, Ill., 4½s, . . .	25,000	26,250 00	25,000 00*
of Providence, R. I., 5s, . . .	25,000	27,250 00	25,000 00
of Springfield, Mass., 6s, . . .	4,000	4,240 00	4,000 00
of Springfield, Mass., 7s, . . .	20,000	20,200 00	20,000 00
of Springfield, Ohio, 5s, . . .	25,000	27,050 00	25,000 00
of Worcester, Mass., 5s, . . .	18,000	18,630 00	18,000 00
Town of Chatham, Mass., 4½s, . . .	4,000	4,200 00	4,000 00
of Marblehead, Mass., 4s, . . .	32,500	34,612 00	32,500 00
	\$561,000	\$597,012 00	\$561,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Faneuil Hall N'l Bank, Boston,	\$500	\$685 00	\$500 00
153	N'l B'k of Commerce, Boston,	15,300	22,950 00	15,300 00
68	Nat'l Webster Bank, Boston, .	6,800	8,024 00	6,800 00
140	First Nat'l Bank, Greenfield, .	14,000	21,000 00	14,000 00
25	Franklin County Nat'l Bank, Greenfield,	2,500	2,600 00	2,500 00
10	Adams N'l B'k, North Adams,	1,000	1,180 00	1,000 00
45	First N'l B'k, Northampton, .	4,500	5,625 00	4,500 00
40	Hampshire Co. National Bank, Northampton,	4,000	4,080 00	4,000 00
18	Pittsfield Nat'l B'k, Pittsfield, .	1,800	2,250 00	1,800 00
		\$50,400	\$68,394 00	\$50,400 00

Franklin Savings Institution — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$50,000	\$57,000 00	\$50,000 00
Boston & Maine R.R. 4½s,	50,000	62,500 00	50,000 00
Chicago & Northwestern R.R. 7s, . .	100,000	135,000 00	100,000 00
Chic, Burlington & Quincy R.R. 4s,	25,000	26,900 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,500 00	25,000 00
Danbury & Norwalk R.R. 5s,	25,000	30,250 00	25,000 00
Eastern R.R. 6s,	60,000	64,800 00	60,000 00
Fitchburg R.R. 4s,	100,000	101,000 00	100,000 00
Illinois Central R.R. 4s,	25,000	27,500 00	25,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	50,000	64,500 00	50,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	75,000	93,000 00	75,000 00
New York & New England R.R. (terminal) 4s,	50,000	60,500 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	115,000 00	100,000 00
Old Colony R.R. 4s,	15,000	16,350 00	15,000 00
Sullivan County R.R. 4s,	25,000	27,250 00	25,000 00
Vermont & Massachusetts R.R. 5s, . .	50,000	50,000 00	50,000 00
Vermont Valley R.R. 5s,	50,000	55,500 00	50,000 00
	\$875,000	\$1,015,550 00	\$875,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$129,081 33	2½ per cent.	\$578,925 00	4½ per cent.	\$1,024,466 70	5 per cent.
741,425 00	4 “	1,293,300 00	4½ “	8,000 00	5½ “

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$26,664 49
Assessed value of the same, 28,707 00
Net income received from same during year ending Oct. 31, 1902, . . . 312 00
Number of loans which are of an amount not exceeding \$3,000 each, 545
Aggregate amount of the same, 588,194 50
Total number of loans upon real estate, 617
Amount of investments from which no income is received, 1,959 14
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902, 234,530 82
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.

Franklin Savings Institution — Concluded.

Rate and amount of each semi-annual dividend	{ 2 per cent., \$92,893 58	} \$188,231 53
during the year ending Oct 31, 1902,	{ 2 per cent, 95,337 95	
Number of accounts opened during the year ending Oct. 31, 1902,	1,018	
Number of accounts closed during the year ending Oct. 31, 1902,	615	
Total number of open accounts Oct. 31, 1902,	9,644	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		9,471 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		513,463 51
Number of same,	5,243	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		439,764 47
Number of same,	4,852	
Date of examination by commissioner: October 1.		

GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 42.

CHARLES W. CONANT, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES W. CONANT,

EZRA OSGOOD,

EUCLID L. BROOKS,

SAMUEL S. GLEASON,

S. W. A. STEVENS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, close at 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$94,100 00	Deposits,	\$2,143,432 64
Bank stock, as per schedule, .	101,682 00	Guaranty fund, .	100,000 00
Loans on bank stock,	5,732 78	Interest account, .	28,129 62
Railroad bonds, as per schedule, .	339,000 00	Profit and loss account,	30,289 34
Real estate by foreclosure, . .	1,989 88	Suspense account, .	122 86
Loans on real estate,	810,328 71		
Loans on personal security, . .	689,875 21		
Loans to counties, cities or towns (notes),	138,300 00		
Deposits in banks, on interest, .	114,140 59		
Deposits in banks, not on interest, .	2,697 82		
Expense account,	1,447 30		
Cash on hand,	2,680 17		
	\$2,301,974 46		\$2,301,974 46

Cash on Deposit in Banks, amount in each : —

First National Bank, Boston,	\$5,190 32
National Bank of Redemption, Boston,	22,678 61
First National Bank, Gardner,	43,697 82
Westminster National Bank, Gardner,	10,050 00
Packard National Bank, Greenfield,	15,000 00
Northampton National Bank, Northampton,	10,000 00
Springfield National Bank, Springfield,	10,221 66

Gardner Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

10 shares Westminster National Bank, Gardner,	\$850 00
5 shares Westminster National Bank, Gardner,	290 00
5 shares Westminster National Bank, Gardner,	400 00
15 shares First National Bank, Gardner,	1,000 00
29 shares First National Bank, Gardner,	3,192 78
6 shares Rollstone National Bank, Fitchburg,	
5 shares Miller's River National Bank, Athol,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
United States 4s,	\$1,100	\$1,221 00	\$1,100 00
County of Aroostook, Me., 4½s,	10,000	10,975 00	10,000 00
City of Chicago, Ill., 4s,	10,000	10,425 00	10,000 00
of Haverhill, Mass., 4s,	10,000	11,000 00	10,000 00
of New Britain, Conn., 4s,	11,000	11,082 50	11,000 00
of Scranton, Pa., 4½s,	16,000	17,630 00	16,000 00
Town of Gardner, Mass., 4s,	11,000	11,825 00	11,000 00
of Somersworth, N. H., 4s,	25,000	27,000 00	25,000 00
	\$94,100	\$101,158 50	\$94,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
18	Miller's River N'l B'k, Athol, .	\$1,800	\$2,970 00	\$1,800 00
3	First National Bank, Barre, .	300	300 00	300 00
34	Blackstone N'l Bank, Boston, .	782	204 00	782 00
10	Central National Bank, Boston,	1,000	1,250 00	1,000 00
15	Continental N'l Bank, Boston,	—	75 00	—
50	Eliot National Bank, Boston, .	5,000	8,300 00	5,000 00
15	Mechanics Nat'l Bank, Boston,	1,500	1,800 00	1,500 00
20	Merchants Nat'l Bank, Boston,	2,000	3,820 00	2,000 00
10	Metropolitan N'l B'k, Boston, .	1,000	1,070 00	1,000 00
25	N'l B'k of Redemption, Boston,	2,500	4,250 00	2,500 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,000 00
26	Nat'l Exchange Bank, Boston,	2,600	3,952 00	2,600 00
80	Nat'l Shawmut Bank, Boston,	8,000	18,800 00	8,000 00
5	New England N'l B'k, Boston,	500	785 00	500 00
54	State National Bank, Boston, .	5,400	8,208 00	5,400 00
30	Winthrop Nat'l Bank, Boston,	3,000	5,100 00	3,000 00
5	Conn. River National Bank, Charlestown, N. H.,	500	500 00	500 00
8	First National Bank, Clinton,	800	1,000 00	800 00
29	Rollstone Nat'l B'k, Fitchburg,	2,900	3,915 00	2,900 00

Gardner Savings Bank — Continued

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
326	First Nat'l Bank, Gardner, . .	\$32,600	\$34,230 00	\$32,600 00
12	Leominster N'l B'k, Leominster, .	1,200	1,440 00	1,200 00
100	Orange Nat'l Bank, Orange, . .	10,000	17,000 00	10,000 00
34	Crocker N'l B'k, Turner's Falls, .	3,400	4,760 00	3,400 00
51	First Nat'l Bank, Winchendon, .	5,100	6,987 00	5,100 00
20	Citizens' Nat'l B'k, Worcester, .	2,000	2,800 00	2,000 00
28	Mechanics N'l B'k, Worcester, .	2,800	2,800 00	2,800 00
		\$101,682	\$144,316 00	\$101,682 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,062 50	\$5,000 00
Boston & Maine R.R. 4s,	10,000	11,125 00	10,000 00
Boston & Maine R.R. 4½s,	30,000	37,500 00	30,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	25,000	28,750 00	25,000 00
Chic., Burlington & Quincy R.R. 5s,	34,000	38,250 00	34,000 00
Chic., Burlington & Quincy R.R. 7s,	10,000	10,150 00	10,000 00
Chicago & Northwestern R.R. 7s,	3,000	3,720 00	3,000 00
Fitchburg R.R. 4s,	54,000	57,192 50	54,000 00
Fitchburg R.R. 4½s,	3,000	3,300 00	3,000 00
Grafton & Upton R.R. 4s,	26,000	20,800 00	26,000 00
Maine Central R.R. 4s,	5,000	5,212 50	5,000 00
Maine Central R.R. 7s,	6,000	7,680 00	6,000 00
Maine Shore Line R.R. 6s,	25,000	26,500 00	25,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	10,000	13,250 00	10,000 00
New York & New England R.R. 4s,	10,000	11,900 00	10,000 00
New York & New England R.R. 6s,	2,000	2,090 00	2,000 00
New York & New England R.R. 7s,	25,000	26,562 50	25,000 00
Old Colony R.R. 4s,	10,000	11,250 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,062 50	5,000 00
Penobscot Shore Line R.R. 4s,	15,000	15,900 00	15,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,800 00	10,000 00
Upper Coos R.R. 4s,	15,000	16,050 00	15,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,000 00	1,000 00
	\$339,000	\$369,107 50	\$339,000 00

Gardner Savings Bank — Concluded.

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$500 00	0 per cent.	\$3,000 00	3 $\frac{3}{4}$ per cent.	\$977,809 34	5 per cent.
5,190 32	2 “	186,850 00	4 “	15,000 00	5 $\frac{1}{2}$ “
22,678 61	2 $\frac{1}{2}$ “	33,000 00	4 $\frac{1}{2}$ “	50,472 58	6 “
41,000 00	3 “	262,542 78	4 $\frac{3}{4}$ “		
60,221 66	3 $\frac{1}{2}$ “	100,112 00	4 $\frac{3}{4}$ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$1,989 88
Assessed value of the same,	1,650 00
Net income received from same during year ending Oct. 31, 1902,	103 26
Number of loans which are of an amount not exceeding \$3,000 each, 923	
Aggregate amount of the same,	764,847 96
Total number of loans upon real estate,	867
Amount of investments from which no income is received,	500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	103,702 50
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$38,977 98 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 40,479 74 }	79,457 72
Number of accounts opened during the year ending Oct. 31, 1902,	790
Number of accounts closed during the year ending Oct. 31, 1902,	547
Total number of open accounts Oct. 31, 1902,	5,814
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,158 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	331,360 78
Number of same,	4,828
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	285,843 39
Number of same,	3,268
Date of examination by commissioner: June 20.	

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 50.

SHERMAN NELSON, *President.*

EDWARD S. FICKETT, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OLIVER S. BUTLER,

SHERMAN NELSON,

SAMUEL T. POOR.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$97,612 50	Deposits,	\$731,610 15
Bank stock, as per schedule, .	6,500 00	Guaranty fund, .	36,000 00
Loan on bank stock,	5,000 00	Interest account, .	1,604 93
Railroad bonds, as per schedule,	95,068 75		
Real estate by foreclosure, . .	49,555 74		
Loans on real estate,	437,084 48		
Loans on personal security, . .	36,921 63		
Deposits in banks, on interest, .	20,000 00		
Deposits in banks, not on interest,	2,000 00		
Cash on hand,	19,471 98		
	\$769,215 08		\$769,215 08

Cash on Deposit in Banks, amount in each : —

Beacon Trust Company, Boston,	\$5,000 00
Georgetown National Bank, Georgetown,	12,000 00
Second National Bank, Haverhill,	5,000 00

Loan on Bank Stock : —

50 shares Essex National Bank, Haverhill,	\$5,000 00
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Georgetown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s,	\$6,000	\$6,060 00	\$6,000 00
of Boston, Mass., 4s,	5,000	5,400 00	5,000 00
of Chicopee, Mass., 4s,	1,000	1,008 00	1,000 00
of Cleveland, Ohio, 4s,	17,000	18,190 00	17,000 00*
of Grand Rapids, Mich., 4s, . .	6,000	6,180 00	6,000 00
of Johnstown, Pa., 3½s,	5,000	5,130 00	5,100 00
of Kansas City, Mo., 4½s, . . .	15,000	16,950 00	16,512 50
of Marlborough, Mass., 4s, . . .	1,000	1,112 00	1,000 00
of Medford, Mass., 4s,	5,000	5,600 00	5,000 00
of Milwaukee, Wis., 5s,	10,000	10,800 00	10,000 00
of Minneapolis, Minn., 4½s, . .	5,000	5,650 00	5,000 00
of New Bedford, Mass., 4s, . . .	5,000	5,650 00	5,000 00
of Quincy, Mass., 4s,	1,000	1,010 00	1,000 00
of Springfield, Ohio, 5s,	4,000	4,160 00	4,000 00
Town of Methuen, Mass., 4s, . .	10,000	11,200 00	10,000 00
	\$96,000	\$104,100 00	\$97,612 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Manufacturers N'l B'k, Boston,	—	\$60 00	—
45	Georgetown National Bank,			
	Georgetown,	\$4,500	4,500 00	\$4,500 00
20	First National Bank, Ipswich,	2,000	2,000 00	2,000 00
		\$6,500	\$6,560 00	\$6,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$10,000	\$11,000 00	\$10,000 00
Boyer Valley R.R. 3½s,	10,000	10,200 00	10,137 50
Concord & Montreal R.R. 4s, . .	4,000	4,360 00	4,000 00
Fitchburg R.R. 4s,	15,000	16,650 00	15,000 00
Illinois Central R.R. 3s,	15,000	13,500 00	13,575 00
Illinois Central R.R. 3½s, . . .	5,000	5,037 50	5,037 50

Georgetown Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 4s,	\$10,000	\$11,200 00	\$11,200 00
Maine Central R.R. 7s,	10,000	12,500 00	10,000 00
Minnesota & Iowa R.R. 3½s,	5,000	5,120 00	5,118 75
N. Y. & N. E. R.R. (terminal) 4s,	5,000	5,850 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,310 00	3,000 00
Upper Coos R.R. 4½s,	3,000	3,480 00	3,000 00
	\$95,000	\$102,207 50	\$95,068 75

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,000 00	3 per cent.	\$52,338 77	5½ per cent.	\$199,798 90	6 per cent.
224,868 44	5 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$49,555 74
Assessed value of the same,	76,482 50
Number of loans which are of an amount not exceeding \$3,000 each, 360	
Aggregate amount of the same,	319,034 48
Total number of loans upon real estate,	384
Amount of investments from which no income is received,	9,565 66
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	33,348 99
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$12,119 40 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 12,384 73 }	24,504 13
Number of accounts opened during the year ending Oct. 31, 1902, . . .	123
Number of accounts closed during the year ending Oct. 31, 1902, . . .	44
Total number of open accounts Oct. 31, 1902,	2,003
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,828 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	72,930 16
Number of same,	716
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	79,707 06
Number of same,	768
Date of examination by commissioner: June 6.	

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 50.

ALBERT L. FISHER, *President.*

JOSEPH A. DODGE, *Treasurer.*

JOSEPH A. DODGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT L. FISHER,

EDWARD P. USHER,

FRANK E. VINTON,

CLARENCE R. PRATT,

SOLON F. SMITH.

Open for business every business day except Saturdays, 9 A.M. to 12 M. ; 1.30 to 4 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$22,297 25	Deposits,	\$263,839 13
Loan on bank stock,	2,280 00	Guaranty fund, . .	7,500 00
Railroad bonds, as per schedule,	34,600 00	Interest account, .	8,354 56
Loans on real estate,	169,671 00		
Loans on personal security, . .	25,400 00		
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest, .	14,676 53		
Deposits in banks, not on interest,	5,000 00		
Cash on hand,	768 91		
	\$279,693 69		\$279,693 69

Cash on Deposit in Banks, amount in each :—

Grafton National Bank, Grafton,	\$9,415 00
City National Bank, Worcester,	10,261 53

Loan on Bank Stock :—

28½ shares Grafton National Bank, Grafton,	\$2,280 00
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Grafton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
10	Eliot National Bank, Boston, .	\$1,000	\$1,660 00	\$1,230 00
5	Fourth National Bank, Boston,	500	650 00	500 00
5	Manufacturers N'l B'k, Boston,	—	10 00	—
30	N'l B'k of Redemption, Boston,	3,000	5,100 00	4,040 00
3	National City Bank, Boston, .	—	3 00	—
50	Nat'l Shawmut Bank, Boston,	5,000	11,750 00	7,107 58
8	Nat'l Webster Bank, Boston, .	800	944 00	800 00
20	State National Bank, Boston, .	2,000	3,040 00	2,351 00
57	Grafton Nat'l Bank, Grafton, .	5,700	5,700 00	5,700 00
6	Spencer Nat'l Bank, Spencer, .	600	960 00	568 67
		\$18,600	\$29,817 00	\$22,297 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s,	\$5,000	\$5,350 00	\$5,000 00
Fitchburg R.R. 4s,	10,000	10,200 00	10,000 00
Illinois Central R.R. 3s,	5,000	4,450 00	4,600 00
Portland & Rumford Falls R.R. 4s, .	15,000	16,350 00	15,000 00
	\$35,000	\$36,350 00	\$34,600 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,676 53	3 per cent.	\$10,000 00	4½ per cent.	\$8,525 00	5½ per cent.
27,800 00	4½ “	109,305 00	5 “	46,721 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 131
 Aggregate amount of the same, \$132,871 00
 Total number of loans upon real estate, 139
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 12,226 71
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable January 15 and July 15.

Grafton Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$4,747 38. }	
during the year ending Oct. 31, 1902, . { 2 per cent., 4,856 38 }	\$9,603 76
Number of accounts opened during the year ending Oct. 31, 1902, .	81
Number of accounts closed during the year ending Oct. 31, 1902, .	60
Total number of open accounts Oct. 31, 1902,	672
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	955 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	33,491 05
Number of same,	360
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	23,436 23
Number of same,	353
Date of examination by commissioner : April 17.	

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 39.

HENRY H. THURSTON, *President.* NATHANIEL RICHARDSON, Jr., *Treasurer.*
NATHANIEL RICHARDSON, Jr., *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY H. THURSTON, GEORGE GRIFFIN,
GEORGE A. LOWE, JAMES ABBOTT,
BENJAMIN N. FARR.

Open for business every business day, 9 A.M. to 12 M.; Wednesdays and Saturdays,
2 to 3 P.M.; Saturdays, 6 to 7 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$56,500 00	Deposits,	\$230,569 63
Bank stock, as per schedule, .	4,200 00	Guaranty fund, . .	6,900 00
Railroad bonds, as per schedule,	12,225 00	Profit and loss ac-	
Real estate by foreclosure, .	800 00	count,	714 19
Loans on real estate,	132,986 00		
Loans on personal security, .	13,925 00		
Loans to counties, cities or towns			
(notes),	4,500 00		
Deposit in bank, on interest, .	11,403 86		
Deposit in bank, not on interest,	807 07		
Safe and furniture,	400 00		
Cash on hand,	436 89		
	\$238,183 82		\$238,183 82

Cash on Deposit in Banks, amount in each:—

Gloucester Safe Deposit and Trust Company, Gloucester, \$11,403 86
Rockport National Bank, Rockport, 807 07

Granite Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$2,000	\$2,070 00	\$2,000 00
County of Aroostook, Me., 4½s,	2,000	2,180 00	2,000 00
City of Bay City, Mich., 4s,	1,000	1,030 00	1,000 00
of Bridgeport, Conn., 4s,	1,000	1,080 00	1,000 00
of Chicopee, Mass., 3½s,	1,000	1,010 00	1,000 00
of Dayton, Ohio, 3½s,	2,000	2,020 00	2,000 00
of Everett, Mass., 4s,	1,000	1,100 00	1,000 00
of Holyoke, Mass., 3½s,	3,000	3,030 00	3,000 00
of Kansas City, Mo., 4½s,	2,000	2,220 00	2,000 00
of Leominster, Mass., 4s,	2,000	2,040 00	2,000 00
of Lynn, Mass., 3½s,	3,000	3,030 00	3,000 00
of Lynn, Mass., 4s,	1,000	1,082 00	1,000 00
of Lynn, Mass., 5s,	1,000	1,030 00	1,000 00
of Meriden, Conn., 3½s,	2,000	2,040 00	2,000 00
of Middletown, Conn., 3.65s,	1,000	1,020 00	1,000 00
of Milwaukee, Wis., 5s,	1,000	1,080 00	1,000 00
of New Bedford, Mass., 4s,	5,000	5,150 00	5,000 00
of Pawtucket, R. I., 4s,	2,000	2,140 00	2,000 00*
of Quincy, Mass., 3½s,	1,000	1,010 00	1,000 00
of Rockford, Ill., 4½s,	3,500	3,650 00	3,500 00
of Saginaw, Mich., 4s,	2,000	2,040 00	2,000 00
of Sioux City, Iowa, 4½s,	1,000	1,050 00	1,000 00*
of Springfield, Ohio, 5s,	1,000	1,040 00	1,000 00
of Waltham, Mass., 4s,	1,000	1,100 00	1,000 00
of Waterbury, Conn., 4s,	1,000	1,070 00	1,000 00
of Woburn, Mass., 4s,	3,000	3,090 00	3,000 00
Town of Orange, Mass., 4s,	2,000	2,180 00	2,000 00
of Rockport, Mass., 4s,	6,000	6,215 00	6,000 00
of Swampscott, Mass., 3½s,	2,000	2,060 00	2,000 00
	\$56,500	\$58,857 00	\$56,500 00

* Legal Investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Cape Ann N'l B'k, Gloucester,	\$1,200	\$1,680 00	\$1,200 00
8	Gloucester N'l B'k, Gloucester,	800	1,080 00	800 00
10	Gloucester Safe Deposit and Trust Company, Gloucester,	1,000	1,600 00	1,000 00
12	Rockport N'l Bank, Rockport,	1,200	1,200 00	1,200 00
		\$4,200	\$5,560 00	\$4,200 00

Granite Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$3,000	\$3,720 00	\$3,000 00
Chic., Burlington & Quincy R.R. 3½s,	2,000	1,980 00	2,000 00
Fitchburg R.R. 3½s,	2,000	2,020 00	2,000 00
Fitchburg R.R. 4s,	2,000	2,027 50	2,000 00
Illinois Central R.R. 3s,	2,000	1,710 00	1,725 00
Maine Central R.R. 4s,	500	520 00	500 00
Maine Central R.R. 7s,	1,000	1,270 00	1,000 00
	\$12,500	\$13,247 50	\$12,225 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,813 36	3 per cent.	\$12,090 50	4 per cent.	\$6,600 00	5½ per cent.
2,000 00	3½ “	12,800 00	5 “	127,511 00	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$800 00
Assessed value of the same,	1,265 00
Number of loans which are of an amount not exceeding \$3,000 each, 171	
Aggregate amount of the same,	128,381 00
Total number of loans upon real estate, 177	
Amount of investments from which no income is received,	800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	11,501 88
Times for the dividends fixed by the by-laws: April 1 and October 1; payable April 8 and October 8.	
Rate and amount of each semi-annual dividend { 2 per cent., \$4,104 96 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 4,260 12 }	8,365 08
Number of accounts opened during the year ending Oct. 31, 1902, . . 130	
Number of accounts closed during the year ending Oct. 31, 1902, . . 117	
Total number of open accounts Oct. 31, 1902, 1,111	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,182 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	48,178 75
Number of same,	1,042
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	45,892 58
Number of same,	798
Date of examination by commissioner: September 16.	

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 27.

GEORGE CHURCH, *President.*

CHARLES J. TAYLOR, *Treasurer.*

CLARENCE R. SABIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM C. HINMAN, CHARLES J. TAYLOR,
ORLANDO C. BIDWELL, WILLIAM W. NORTON,
MERRITT I. WHEELER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$30,000 00	Deposits,	\$867,546 26
Bank stock, as per schedule, .	39,812 17	Guaranty fund,	32,900 00
Loans on bank stock,	1,210 44	Interest account,	15,731 76
Railroad bonds, as per schedule, .	248,925 00		
Boston Terminal Co. bonds, . . .	70,000 00		
Real estate (for banking purposes),	14,200 00		
Real estate by foreclosure,	3,175 00		
Loans on real estate,	419,056 25		
Loans on personal security,	58,170 00		
Loans to counties, cities or towns (notes),	1,600 00		
Deposits in banks, on interest, . .	27,822 47		
Deposit in bank, not on interest, .	1,597 80		
Cash on hand,	608 89		
	\$916,178 02		\$916,178 02

Cash on Deposit in Banks, amount in each : —

National Mahaiwe Bank, Great Barrington,	\$1,597 80
Pynchon National Bank, Springfield,	1,512 22
Springfield Safe Deposit and Trust Company, Springfield,	26,310 25

Great Barrington Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

10 shares National Mahaiwe Bank, Great Barrington,	\$850 00
5 shares National Mahaiwe Bank, Great Barrington,	360 44

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn., 3½s,	\$10,000	\$10,212 50	\$10,000 00
of Chicago, Ill., 4s,	20,000	21,600 00	20,000 00
	\$30,000	\$31,812 50	\$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, . .	\$1,000	\$1,200 00	\$1,280 00
10	Atlantic Nat'l Bank, Boston, . .	1,000	1,300 00	1,345 00
10	Faneuil Hall N'l B'k, Boston, . .	1,000	1,370 00	1,300 00
25	Merchants Nat'l Bank, Boston, . .	2,500	4,775 00	3,892 50
125	N'l B'k of Redemption, Boston, . .	12,500	21,250 00	13,680 00
4	National Suffolk Bank, Boston, . .	400	532 00	508 00
14	National Union Bank, Boston, . .	1,400	2,380 00	1,890 00
54	New England N'l B'k, Boston, . .	5,400	8,478 00	7,290 00
8	Suffolk National Bank, Boston, . .	—	48 00	—
41	National Mahaiwe Bank, Great Barrington,	4,100	5,330 00	5,125 00
24	Lee National Bank, Lee,	2,400	3,960 00	3,416 67
1	Pittsfield N'l Bank, Pittsfield, . .	100	125 00	135 00
3	Housatonic National Bank, Stockbridge,	300	450 00	450 00
		\$32,100	\$51,198 00	\$39,812 17

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$30,000	\$32,525 00	\$30,000 00
Boston & Maine R.R. 3½s,	10,000	10,125 00	10,000 00
Boston & Maine R.R. 4s,	39,000	43,950 00	39,000 00
Chicago, Burlington & Quincy R.R. 3½s,	30,000	29,850 00	29,925 00

Great Barrington Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$40,000	\$43,950 00	\$40,000 00
New York, New Haven & Hartford R.R. 3½s,	30,000	30,600 00	30,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,137 50	15,000 00
Old Colony R.R. 4s,	55,000	61,250 00	55,000 00
	\$249,000	\$269,387 50	\$248,925 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$70,000	\$80,850 00	\$70,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,310 25 7,000 00	3 per cent. 4½ “	\$439,280 44	5 per cent.	\$35,268 47	6 per cent.

Amount invested in real estate for banking purposes,	\$14,200 00
Estimated value of the same,	14,200 00
Assessed value of the same,	9,000 00
Net income received from same during year ending Oct. 31, 1902,	451 70
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	3,175 00
Assessed value of the same,	2,584 00
Net income received from same during year ending Oct. 31, 1902,	7 56
Number of loans which are of an amount not exceeding \$3,000 each, 253	
Aggregate amount of the same,	237,116 69
Total number of loans upon real estate,	246
Amount of investments from which no income is received,	1,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	37,191 51
Times for the dividends fixed by the by-laws: first Thursday in January and July; payable on same days.	

Great Barrington Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$13,729 71 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 13,959 78 }	\$27,689 49
Number of accounts opened during the year ending Oct. 31, 1902,	497
Number of accounts closed during the year ending Oct. 31, 1902,	325
Total number of open accounts Oct. 31, 1902,	3,164
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,614 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	168,465 44
Number of same,	2,708
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	151,410 00
Number of same,	2,003
Date of examination by commissioner: July 23.	

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 22.

ROBERT ABERCROMBIE, *President*.

WILLIAM G. PACKARD, *Treasurer*.

SAMUEL D. CONANT, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WILLIAM A. FORBES,

ROBERT ABERCROMBIE,

LEVI J. GUNN,

CHARLES R. LOWELL,

SEOREM B. SLATE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$123,445 00	Deposits,	\$3,233,808 57
Loans on bank stock, . . .	2,690 00	Guaranty fund, . .	126,000 00
Railroad bonds, as per schedule, .	790,000 00	Profit and loss account,	22,207 22
Real estate by foreclosure, . .	3,610 87		
Loans on real estate,	1,687,517 48		
Loans on personal security, . .	596,824 06		
Loans to counties, cities or towns (notes),	9,200 00		
Deposits in banks, on interest, .	154,550 65		
Expense account,	2,591 72		
Interest account,	4,678 42		
Cash on hand,	6,907 59		
	\$3,382,015 79		\$3,382,015 79

Cash on Deposit in Banks, amount in each:—

Athol National Bank, Athol,	\$10,000 00
Miller's River National Bank, Athol,	15,000 00
National Bank of Commerce, Boston,	18,955 87
Peoples National Bank, Brattleboro', Vt.,	9,000 00
Franklin County National Bank, Greenfield,	57,088 66

Greenfield Savings Bank — Continued.

Packard National Bank, Greenfield,	\$27,506 12
Holyoke National Bank, Holyoke,	5,000 00
Third National Bank, Springfield,	12,000 00

Loans on Bank Stock, amount on each :—

8 shares Conway National Bank, Conway,	\$640 00
3 shares Miller's River National Bank, Athol,	250 00
22 shares Packard National Bank, Greenfield,	1,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol National Bank, Athol, . .	\$3,700	\$3,700 00	\$3,700 00
70	Boylston Nat'l Bank, Boston, .	7,000	7,700 00	7,000 00
38	Merchants Nat'l Bank, Boston,	3,800	7,258 00	3,800 00
30	Metropolitan N'l B'k, Boston, .	3,000	3,210 00	3,000 00
69	N'l B'k of Redemption, Boston,	6,900	11,730 00	6,900 00
6	National City Bank, Boston, .	—	6 00	—
10	Second National Bank, Boston,	1,000	1,890 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,640 00	2,000 00
5	State National Bank, Boston, .	500	760 00	500 00
12	First National Bank, Chicopee,	1,200	1,560 00	1,200 00
75	Conway Nat'l Bank, Conway,	7,500	7,500 00	7,245 00
34	First Nat'l Bank, Greenfield, .	3,400	5,100 00	3,400 00
50	City National Bank, Holyoke, .	5,000	5,500 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke,	1,400	1,778 00	1,400 00
138	Holyoke Nat'l Bank, Holyoke,	13,800	20,700 00	13,800 00
60	Adams N'l B'k, North Adams,	6,000	7,080 00	6,000 00
12	First Nat'l B'k, Northampton,	1,200	1,500 00	1,200 00
10	Hampshire Co. National Bank, Northampton,	1,000	1,020 00	1,000 00
55	Orange Nat'l Bank, Orange, .	5,500	9,350 00	5,500 00
67	Palmer Nat'l Bank, Palmer, .	6,700	6,700 00	6,700 00
22	Shelburne Falls National B'k, Shelburne Falls,	2,200	3,300 00	2,200 00
75	Chapin Nat'l B'k, Springfield,	7,500	9,000 00	7,500 00
18	Chicopee N'l B'k, Springfield,	1,800	2,700 00	1,800 00
45	City Nat'l Bank, Springfield, .	4,500	6,525 00	4,500 00
70	First Nat'l Bank, Springfield, .	7,000	7,350 00	7,000 00
36	Second Nat'l B'k, Springfield, .	3,600	4,680 00	3,600 00
110	Third Nat'l Bank, Springfield,	11,000	24,200 00	11,000 00
5	Crocker N'l B'k, Turner's Falls,	500	700 00	500 00
50	First Nat'l Bank, Westfield, .	5,000	6,500 00	5,000 00
		\$123,700	\$170,637 00	\$123,445 00

Greenfield Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$53,062 50	\$50,000 00
Boston & Maine R.R. 3s, . . .	50,000	46,000 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	125,000	124,375 00	124,600 00
Chic., Burlington & Quincy R.R. 4s, . . .	55,000	56,650 00	55,000 00
Chic., Burlington & Quincy R.R. 5s, . . .	20,000	22,500 00	20,000 00
Dexter & Newport R.R. 4s, . . .	10,000	10,600 00	10,000 00
Fitchburg R.R. 4s, . . .	50,000	52,875 00	50,000 00
Fitchburg R.R. 4½s, . . .	10,000	11,000 00	10,000 00
Illinois Central R.R. 3s, . . .	100,000	86,000 00	90,400 00
Illinois Central R.R. 3½s, . . .	100,000	99,000 00	100,000 00
Mahoning Coal R.R. 5s, . . .	20,000	25,200 00	20,000 00
Milwaukee, Lake Shore & Western R.R. 5s, . . .	75,000	92,625 00	75,000 00
Newport & Richford R.R. 5s, . . .	10,000	10,650 00	10,000 00*
New York & New England R.R. (terminal) 4s, . . .	50,000	61,000 00	50,000 00
New York, New Haven & Hartford R.R. 4s, . . .	25,000	28,562 50	25,000 00
Old Colony R.R. 4s, . . .	50,000	56,250 00	50,000 00
	\$800,000	\$836,350 00	\$790,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,955 87	2 per cent.	\$62,377 78	4 per cent.	\$1,947,638 76	5 per cent.
120,594 78	2½ " "	25,000 00	4½ " "	66,100 00	5½ " "
15,000 00	3½ " "	81,740 00	4½ " "	113,375 00	6 " "

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,610 87
Assessed value of the same,	3,300 00
Number of loans which are of an amount not exceeding \$3,000 each,	738
Aggregate amount of the same,	830,722 54
Total number of loans upon real estate,	842
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	152,578 20
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$58,517 67 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 60,850 13 }	119,367 80
Number of accounts opened during the year ending Oct. 31, 1902,	1,019
Number of accounts closed during the year ending Oct. 31, 1902,	540
Total number of open accounts Oct. 31, 1902,	7,394

Greenfield Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$6,460 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	479,869 78
Number of same,	5,062
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	360,885 54
Number of same,	4,086
Date of examination by commissioner: September 30.	

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 41.

C. L. GARDNER, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. L. GARDNER,

F. E. CARPENTER,

DWIGHT O. GILMORE,

F. H. STEBBINS.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$50,000 00	Deposits,	\$3,358,816 71
Bank stock, as per schedule, .	187,263 00	Guaranty fund, .	159,300 00
Loans on bank stock,	16,950 00	Interest account, .	12,848 39
Railroad bonds, as per schedule, .	850,000 00	Profit and loss ac-	
Loans on railroad stock,	19,900 00	count,	12,916 90
Boston Terminal Co. bonds, . . .	283,468 75		
Real estate by foreclosure, . . .	58,123 58		
Loans on real estate,	1,033,670 00		
Loans on personal security, . . .	985,935 00		
Deposits in banks, on interest, .	35,000 00		
Deposits in banks, not on interest, .	9,044 72		
Expense account,	2,052 27		
Furniture and fixtures,	6,000 00		
Cash on hand,	6,474 68		
	<u>\$3,543,882 00</u>		<u>\$3,543,882 00</u>

Cash on Deposit in Banks, amount in each:—

Eliot National Bank, Boston,	\$5,000 00
Hampshire County National Bank, Northampton,	5,000 00
Agawam National Bank, Springfield,	79 52
City National Bank, Springfield,	5,000 00
John Hancock National Bank, Springfield,	18,965 20
Hampden Trust Company, Springfield,	10,000 00

Hampden Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

10 shares Chapin National Bank, Springfield,	\$1,000 00
10 shares First National Bank, Springfield,	1,000 00
14 shares Agawam National Bank, Springfield,	3,000 00
24 shares First National Bank, Springfield,	
6 shares Second National Bank, Springfield,	500 00
5 shares First National Bank, Chicopee,	500 00
3 shares Chapin National Bank, Springfield,	300 00
2 shares Agawam National Bank, Springfield,	200 00
5 shares Park National Bank, Holyoke,	500 00
10 shares Agawam National Bank, Springfield,	750 00
20 shares Agawam National Bank, Springfield,	1,500 00
10 shares Home National Bank, Holyoke,	3,200 00
25 shares City National Bank, Holyoke,	
45 shares City National Bank, Springfield,	4,500 00

Loans on Railroad Stock, amount on each :—

10 shares Boston & Albany R.R.,	\$1,400 00
2 shares Boston & Albany R.R.,	250 00
12 shares New York, New Haven & Hartford R.R.,	2,050 00
50 shares New York, New Haven & Hartford R.R.,	15,000 00
45 shares Old Colony R.R.,	
14 shares New York, New Haven & Hartford R.R.,	1,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 3s,	\$50,000	\$49,500 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	First National Bank, Boston, .	\$2,800	\$4,956 00	\$2,800 00
31	Freemans Nat'l Bank, Boston, .	3,100	3,410 00	3,100 00
50	N'l B'k of Redemption, Boston, .	5,000	8,500 00	6,700 00
50	N'l B'k of the Republic, Boston, .	5,000	8,000 00	6,300 00
50	Nat'l Shawmut Bank, Boston, .	5,000	11,750 00	7,500 00
60	First National Bank, Chicopee, .	6,000	7,800 00	7,920 00
40	Hadley Falls N'l B'k, Holyoke, .	4,000	5,080 00	4,732 00
200	Holyoke Nat'l Bank, Holyoke, .	20,000	30,000 00	23,056 00
20	Monson Nat'l Bank, Monson, .	2,000	2,500 00	2,200 00
18	First N'l Bank, Northampton, .	1,800	2,250 00	1,800 00
64	Hampshire County N'l Bank, Northampton,	6,400	6,528 00	7,060 00

Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	First Nat'l B'k, Norwich, Ct., .	\$3,000	\$3,000 00	\$3,000 00
85	Thames N'l B'k, Norwich, Ct.,	8,500	14,450 00	12,285 00
25	Uncas N'l Bank, Norwich, Ct.,	2,500	2,500 00	2,500 00
260	Agawam N'l B'k, Springfield,	26,000	23,400 00	26,000 00
250	Chapin N'l Bank, Springfield,	25,000	30,000 00	27,500 00
50	Chicopee N'l B'k, Springfield,	5,000	7,500 00	8,600 00
50	First Nat'l Bank, Springfield, .	5,000	5,250 00	6,525 00
50	John Hancock National Bank, Springfield,	5,000	5,100 00	6,075 00
74	Third Nat'l Bank, Springfield,	7,400	16,280 00	11,560 00
75	Ware National Bank, Ware, .	7,500	7,875 00	10,050 00
		\$156,000	\$206,129 00	\$187,263 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$50,000	\$53,000 00	\$50,000 00
Boston & Lowell R.R. 4s, . . .	50,000	52,500 00	50,000 00
Boston & Maine R.R. 3½s, . . .	50,000	50,750 00	50,000 00
Boston & Providence R.R. 4s, . .	50,000	53,750 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	99,500 00	100,000 00
Connecticut River R.R. 4s, . . .	200,000	228,000 00	200,000 00
Fitchburg R.R. 3½s,	50,000	50,750 00	50,000 00
Fitchburg R.R. 4s,	50,000	54,875 00	50,000 00
Holyoke & Westfield R.R. 4s, . .	50,000	52,000 00	50,000 00
Illinois Central R.R. 3½s, . . .	50,000	49,500 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	61,000 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	51,500 00	50,000 00
Old Colony R.R. 4s,	50,000	54,750 00	50,000 00
		\$850,000	\$911,875 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$250,000	\$288,750 00	\$283,468 75

Hampden Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$43,000 00	4 $\frac{1}{2}$ per cent.	\$1,065,155 00	5 per cent.
5,000 00	3 “	688,800 00	4 $\frac{1}{2}$ “	20,000 00	5 $\frac{1}{2}$ “
265,000 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$58,123 58
Assessed value of the same,	33,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 269	
Aggregate amount of the same,	389,005 00
Total number of loans upon real estate,	304
Amount of investments from which no income is received,	35,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	145,618 65
Times for the dividends fixed by the by-laws: February 15 and August 15; payable February 20 and August 20.	
Rate and amount of each semi-annual dividend { 1 $\frac{1}{2}$ per cent., \$55,818 75 } during the year ending Oct. 31, 1902, . { 1 $\frac{1}{2}$ per cent., 56,655 59 }	112,474 34
Number of accounts opened during the year ending Oct. 31, 1902,	1,123
Number of accounts closed during the year ending Oct. 31, 1902,	920
Total number of open accounts Oct. 31, 1902,	6,504
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	10,035 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	521,926 03
Number of same,	5,576
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	554,717 67
Number of same,	4,757
Date of examination by commissioner: May 28.	

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated February 8, 1828. Present number of corporators, 40.

ELBRIDGE G. WOOD, *President.*

RAYMOND NOYES, *Treasurer.*

RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELBRIDGE G. WOOD,

DUDLEY PORTER,

JOHN L. HOBSON.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$644,000 00	Deposits,	\$5,646,974 57
Bank stock, as per schedule, .	341,578 00	Guaranty fund, . .	281,000 00
Loans on bank stock,	17,550 00	Interest account, . .	4,784 28
Railroad bonds, as per schedule, .	1,629,645 00	Profit and loss account,	113,627 96
Loans on railroad stock,	52,700 00	Rent accounts,	390 24
Real estate (for banking purposes),	60 000 00	Suspense account, . .	2,005 11
Real estate by foreclosure, . . .	40 444 05	Premium account, . .	1,773 75
Loans on real estate,	1,152,775 00		
Loans on personal security, . . .	1,846,832 67		
Loans to counties, cities or towns (notes),	25,000 00		
Deposits in banks, on interest, .	219,570 23		
Expense account,	88 70		
Real estate expense account, . .	48 19		
Insurance and taxes paid, . . .	218 38		
Bank stock,*	6,283 29		
Cash on hand,	13,822 40		
	\$6,050,555 91		\$6,050,555 91

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$19,930 58
First National Bank, Haverhill,	20,000 00
Haverhill National Bank, Haverhill,	78,639 65
Haverhill Safe Deposit and Trust Company, Haverhill,	30,000 00
Merchants National Bank, Haverhill,	26,000 00
Merrimack National Bank, Haverhill,	45,000 00

Haverhill Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

25 shares Amesbury National Bank, Amesbury,	\$2,000 00
24 shares Beacon Trust Company, Boston,	1,500 00
27 shares Second National Bank, Haverhill,	2,500 00
13 shares Second National Bank, Haverhill,	1,250 00
30 shares Second National Bank, Haverhill,	3,000 00
6 shares Lawrence National Bank, Lawrence,	300 00
40 shares Haverhill Safe Deposit and Trust Company, Haverhill,	3,000 00
10 shares Second National Bank, Haverhill,	
25 shares Somerville National Bank, Somerville,	4,000 00
5 shares Second National Bank, Haverhill,	
5 shares Merrimack National Bank, Haverhill,	
9 shares National Bank of the Republic, Boston,	

Loans on Railroad Stock, amount on each :—

350 shares New York, New Haven & Hartford R.R.,	\$50,000 00
66 shares Boston & Maine R.R.,	2,700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	\$20,000	\$21,325 00	\$20,000 00
of Boston, Mass., 4s,	75,000	82,312 50	75,000 00
of Chicago, Ill., 4s,	100,000	108,500 00	100,000 00
of Cleveland, Ohio, 5s,	25,000	26,500 00	25,000 00*
of Danbury, Conn., 4s,	25,000	26,625 00	25,000 00
of Fall River, Mass., 5s,	20,000	21,650 00	20,000 00
of Fall River, Mass., 6s,	1,000	1,070 00	1,000 00
of Gloucester, Mass., 3½s,	20,000	20,550 00	20,000 00
of Indianapolis, Ind., 3½s,	29,000	29,228 75	29,000 00
of Indianapolis, Ind., 4s,	57,000	62,130 00	57,000 00
of Lynn, Mass., 5s,	5,000	5,162 50	5,000 00
of Manchester, N. H., 4s,	70,000	74,925 00	70,000 00
of Medford, Mass., 4s,	10,000	10,887 50	10,000 00
of Meriden, Conn., 3½s,	21,000	21,342 50	21,000 00
of Middletown, Conn., 3½s,	35,000	35,787 50	35,000 00
of New Britain, Conn., 4s,	10,000	10,800 00	10,000 00
of Newton, Mass., 4s,	45,000	48,262 50	45,000 00
of Pawtucket, R. I., 4s,	25,000	25,843 75	25,000 00*
of Wilkes-Barre, Pa., 3½s,	21,500	21,926 25	21,500 00
Town of Bradford, Mass., 4s,	25,000	25,750 00	25,000 00
of Bradford, Mass., 4½s,	4,500	4,702 50	4,500 00
	\$644,000	\$685,281 25	\$644,000 00

* Legal investments when made.

Haverhill Savings Bank — Continued

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Andover Nat'l Bank, Andover,	\$1,600	\$1,760 00	\$1,600 00
200	Atlas National Bank, Boston, .	20,000	23,000 00	20,000 00
136	Blackstone Nat'l Bank, Boston, .	3,128	816 00	3,128 00
50	Central National Bank, Boston, .	5,000	6,250 00	5,000 00
100	Colonial Nat'l Bank, Boston, .	10,000	15,000 00	14,000 00
100	Faneuil Hall N'l B'k, Boston, .	10,000	13,700 00	10,000 00
50	First National Bank, Boston, .	5,000	8,850 00	5,000 00
187	Fourth National Bank, Boston, .	18,700	24,310 00	18,700 00
100	Manufacturers N'l B'k, Boston, .	—	200 00	—
50	Merchants' N'l Bank, Boston, .	5,000	9,550 00	5,000 00
329	N'l B'k of Redemption, Boston, .	32,900	55,930 00	32,900 00
225	N'l B'k of the Republic, Boston, .	22,500	36,000 00	22,500 00
150	National City Bank, Boston, .	—	150 00	—
150	Nat'l Exchange Bank, Boston, .	15,000	22,800 00	15,000 00
450	Nat'l Shawmut Bank, Boston, .	45,000	105,750 00	67,500 00
80	Nat'l Suffolk Bank, Boston, .	8,000	10,640 00	10,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,894 00	3,300 00
141	State National Bank, Boston, .	14,100	21,432 00	14,100 00
100	Suffolk National Bank, Boston, .	—	600 00	—
100	Third National Bank, Boston, .	—	2,200 00	—
30	First National Bank, Chelsea, .	3,000	3,000 00	3,000 00
100	Essex Nat'l Bank, Haverhill, .	10,000	7,500 00	10,000 00
96	First Nat'l Bank, Haverhill, .	9,600	13,920 00	9,600 00
375	Haverhill Nat'l B'k, Haverhill, .	37,500	63,750 00	37,500 00
300	Merrimack N'l B'k, Haverhill, .	30,000	43,500 00	30,000 00
50	Bay State N'l B'k, Lawrence, .	3,750	5,750 00	3,750 00
		\$313,078	\$500,252 00	\$341,578 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$64,000 00	\$66,377 50	\$64,000 00
Boston & Maine R.R. 4½s, . . .	133,000 00	165,585 00	133,000 00
Boston & Providence R.R. 4s, . .	150,000 00	161,250 00	150,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	25,000 00	24,750 00	25,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	50,000 00	51,500 00	50,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000 00	25,500 00	25,000 00
Concord & Montreal R.R. 4s, . .	75,000 00	80,812 50	75,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000 00	16,575 00	15,000 00
Erie & Pittsburgh R.R. 3½s, . . .	123,000 00	124,230 00	123,000 00
Fitchburg R.R. 4s, . . .	125,000 00	130,312 50	125,000 00
Illinois Central R.R. 3s, . . .	50,000 00	43,500 00	45,312 50

Haverhill Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 3½s, . . .	\$95,000 00	\$93,575 00	\$95,000 00
Illinois Central R.R. 4s, . . .	50,000 00	55,000 00	50,000 00
Illinois Central R.R. 5s, . . .	24,332 50	24,332 50	24,332 50
Kansas City, St. Joseph & Council Bluffs R.R. 7s, . . .	40,000 00	44,800 00	40,000 00
Maine Central R.R. 4s, . . .	80,000 00	83,600 00	80,000 00
Maine Central R.R. 4½s, . . .	50,000 00	54,250 00	50,000 00
Minnesota & Iowa R.R. 3½s, . .	100,000 00	101,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s,	25,000 00	30,500 00	25,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	110,000 00	113,300 00	110,000 00
New York, New Haven & Hartford R.R. 4s, . . .	50,000 00	57,000 00	50,000 00
Old Colony R.R. 3½s, . . .	25,000 00	25,500 00	25,000 00
Old Colony R.R. 4s, . . .	100,000 00	110,250 00	100,000 00
Penobscot Shore Line R.R. 4s, .	20,000 00	21,500 00	20,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000 00	31,350 00	30,000 00
	\$1,634,332 50	\$1,736,350 00	\$1,629,645 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$98,570 23	2½ per cent.	\$1,066,500 00	4 per cent.	\$1,210,650 00	5 per cent.
121,000 00	3 " "	316,082 67	4½ " "	12,900 00	5½ " "
50,000 00	3¾ " "	275,950 00	4½ " "	59,775 00	6 " "
50,000 00	3⅞ " "	53,000 00	4¾ " "		

Amount invested in real estate for banking purposes, \$60,000 00
 Estimated value of the same, 60,000 00
 Assessed value of the same, 47,250 00
 Value, by books, of other real estate, held or owned by foreclosure or otherwise, 40,444 05
 Assessed value of the same, 38,025 00
 Net income received from same during year ending Oct. 31, 1902, . . . 698 43
 Number of loans which are of an amount not exceeding \$3,000 each, 479
 Aggregate amount of the same, 639,182 67
 Total number of loans upon real estate, 541
 Amount of investments from which no income is received, 19,411 29
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902, 252,041 29
 Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the fourth Wednesday in April and October.

Haverhill Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 1½ per cent., \$94,301 68	} \$188,947 51
during the year ending Oct. 31, 1902, { 1½ per cent., 94,645 83	
Number of accounts opened during the year ending Oct. 31, 1902,	1,379
Number of accounts closed during the year ending Oct. 31, 1902,	1,264
Total number of open accounts Oct. 31, 1902,	15,354
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	8,655 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	653,361 00
Number of same,	11,770
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	773,055 26
Number of same,	10,846
Date of examination by commissioner: November 14.	

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 44.

C. D. WAITE, *President.*

WILBUR M. PURRINGTON, *Treasurer.*

HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE MARKS,

T. P. LARKIN,

BYRON LOOMIS,

LEMUEL C. GRAVES,

C. D. WAITE.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	\$34,350 00	Deposits,	\$428,132 22
Loans on bank stock,	250 00	Guaranty fund,	10,000 00
Railroad bonds, as per schedule,	14,000 00	Interest account,	2,065 34
Boston Terminal Co. bonds,	39,400 00	Profit and loss account,	74 87
Real estate by foreclosure,	12,566 75		
Loans on real estate,	278,378 20		
Loans on personal security,	33,230 21		
Loans to counties, cities or towns (notes),	1,553 34		
Loans on depositors' books,	1,435 01		
Deposits in banks, on interest,	20,154 01		
Expense account,	554 63		
Insurance and taxes,	28 38		
Furniture and fixtures,	4,100 00		
Cash on hand,	271 90		
	\$440,272 43		\$440,272 43

Cash on Deposit in Banks, amount in each:—

Northampton National Bank, Northampton,	\$13,789 05
Hampshire County National Bank, Northampton,	6,364 96

Loans on Bank Stock, amount on each:—

4 shares Hampshire County National Bank, Northampton,	\$150 00
8 shares Ware National Bank, Ware,	100 00

Haydenville Savings Bank—Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
46	Conway Nat'l Bank, Conway, .	\$4,600	\$4,600 00	\$4,600 00
33	Danbury N'l B'k, Danbury, Ct.,	3,300	3,300 00	3,300 00
21	First N'l Bank, Easthampton,	2,100	2,100 00	2,100 00
25	City National Bank, Holyoke,	2,500	2,750 00	2,750 00
25	Home Nat'l Bank, Holyoke, .	2,500	3,000 00	3,000 00
25	Park National Bank, Holyoke,	2,500	2,500 00	2,500 00
42	First Nat'l B'k, Northampton,	4,200	5,250 00	5,250 00
40	Hampshire County National Bank, Northampton, . . .	4,000	4,080 00	4,000 00
9	Northampton National Bank, Northampton, . . .	900	1,800 00	1,800 00
10	Chicopee N'l B'k, Springfield,	1,000	1,500 00	1,500 00
10	First Nat'l Bank, Springfield,	1,000	1,050 00	1,050 00
25	John Hancock National Bank, Springfield,	2,500	2,550 00	2,500 00
		\$31,100	\$34,480 00	\$34,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value	Amount Invested.
Illinois Central R.R. 3½s,	\$10,000	\$9,900 00	\$10,000 00
Maine Central R.R. 4s,	4,000	4,200 00	4,000 00
	\$14,000	\$14,100 00	\$14,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$35,000	\$40,425 00	\$39,400 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,154 01 165,385 00	3½ per cent. 5 "	\$47,203 34	5½ per cent.	\$102,258 42	6 per cent.

Haydenville Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,566 75
Assessed value of the same,	11,180 00
Number of loans which are of an amount not exceeding \$3,000 each, 437	
Aggregate amount of the same,	256,046 76
Total number of loans upon real estate, 292	
Amount of investments from which no income is received,	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	19,634 86
Times for the dividends fixed by the by-laws: second Tuesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$7,064 07 }	14,098 26
during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 7,034 19 }	
Number of accounts opened during the year ending Oct. 31, 1902, . 172	
Number of accounts closed during the year ending Oct. 31, 1902, . 142	
Total number of open accounts Oct. 31, 1902, 1,314	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,034 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	83,034 53
Number of same, 1,122	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	83,649 72
Number of same, 970	
Date of examination by commissioner: March 26.	

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 56.

ENOS LORING, *President.*

HOWARD P. HERSEY, *Treasurer.*

HOWARD P. HERSEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ENOS LORING,

FRANCIS H. LINCOLN,

EDMUND HERSEY, 2D,

WM. FEARING, 2D.

Open for business every business day except Saturdays, 8 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$169,000 00	Deposits, . . .	\$2,467,730 48
Bank stock, as per schedule, .	38,608 00	Guaranty fund, .	123,254 00
Loan on bank stock, . . .	1,700 00	Interest account, .	37,620 00
Railroad bonds, as per schedule, .	499,700 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	114,000 00	count, . . .	18,989 41
Real estate (for banking pur-		Suspense account, .	2,062 50
poses), . . .	5,000 00		
Real estate by foreclosure, .	44,965 00		
Loans on real estate, . . .	1,150,123 26		
Loans on personal security, .	506,974 00		
Loans to counties, cities or towns			
(notes), . . .	65,700 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	26,511 97		
Deposits in banks, not on interest, .	4,612 50		
Expense account, . . .	1,792 97		
Miscellaneous stocks,* . . .	20,000 00		
Cash on hand, . . .	868 69		
	\$2,649,656 39		\$2,649,656 39

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Webster Bank, Boston,	\$1,612 50
National Bank of Redemption, Boston,	8,217 39
Hingham National Bank, Hingham,	21,294 58

Loan on Bank Stock :—

25 shares Fourth National Bank, Boston,	\$1,700 00
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Hingham Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$10,000	\$10,925 00	\$10,900 00
City of Dayton, Ohio, 3½s,	5,000	5,025 00	5,000 00
of Fall River, Mass., 3½s,	10,000	10,150 00	10,000 00
of Gloucester, Mass., 3½s,	45,000	46,036 25	46,800 00
of Kansas City, Mo., 4½s,	15,000	17,437 50	15,000 00
of Lynn, Mass., 4s,	10,000	10,465 00	10,000 00
of Medford, Mass., 4s,	5,000	5,162 50	5,000 00
of Quincy, Mass., 3½s,	8,000	8,060 00	8,000 00
of St. Joseph, Mo., 3½s,	25,000	25,125 00	25,000 00
Town of Belmont, Mass., 3½s,	10,000	10,225 00	10,000 00
of Melrose, Mass., 4s,	3,000	3,097 50	3,000 00
of Milton, Mass., 3½s,	10,000	10,225 00	10,300 00
of Warren, R.I., 3½s,	10,000	10,062 50	10,000 00
	\$166,000	\$171,996 25	\$169,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
75	Atlas National Bank, Boston, .	\$7,500	\$8,625 00	\$7,500 00
8	First National Bank, Boston, .	800	1,416 00	800 00
24	N'l B'k of Commerce, Boston, .	2,400	3,600 00	2,400 00
75	N'l B'k of the Republic, Boston, .	7,500	12,000 00	7,500 00
54	National City Bank, Boston, .	-	54 00	108 00
40	National Webster B'k, Boston, .	4,000	4,720 00	4,000 00
12	New England N'l B'k, Boston, .	1,200	1,884 00	1,200 00
50	Tremont Nat'l Bank, Boston, .	2,500	250 00	500 00
20	Brockton N'l Bank, Brockton, .	2,000	2,400 00	2,000 00
23	First National Bank, Chelsea, .	2,300	2,300 00	2,300 00
89	Hingham N'l Bank, Hingham, .	8,900	9,122 50	8,900 00
14	Union Nat'l Bank, Weymouth, .	1,400	1,050 00	1,400 00
		\$40,500	\$47,421 50	\$38,608 00

Hingham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,525 00	\$10,000 00
Boston & Maine R.R. 3½s, . . .	25,000	25,310 50	25,800 00
Burlington & Missouri River R.R. 6s,	33,000	39,270 00	37,500 00
Chicago, Burlington & Quincy R.R. 3½s, . . .	30,000	29,850 00	30,000 00
Chicago, Burlington & Quincy R.R. 4s, . . .	25,000	25,750 00	25,000 00
Cleveland & Pittsburgh R.R. 3½s, . .	20,000	20,200 00	20,900 00
Cleveland & Pittsburgh R.R. 4½s, . .	30,000	36,600 00	37,600 00
Concord & Montreal R.R. 4s, . . .	10,000	10,800 00	10,900 00
Eastern R.R. 6s, . . .	6,000	6,495 00	6,000 00
Erie & Pittsburgh R.R. 3½s, . . .	5,000	5,050 00	5,000 00
Fitchburg R.R. 4s, . . .	25,000	27,375 00	25,000 00
Illinois Central R.R. 3½s, . . .	25,000	24,750 00	25,000 00
Illinois Central R.R. 4s, . . .	45,000	49,725 00	49,900 00
Maine Central R.R. 4s, . . .	18,000	18,765 00	18,400 00
Minnesota & Iowa R.R. 3½s, . . .	25,000	25,000 00	25,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	40,000	40,800 00	41,700 00
New York, New Haven & Hartford R.R. 4s, . . .	10,000	11,425 00	11,700 00
Old Colony R.R. 3½s, . . .	20,000	20,400 00	20,600 00
Old Colony R.R. 4s, . . .	25,000	27,343 75	28,300 00
Upper Coos R.R. 4½s, . . .	40,000	46,700 00	45,400 00
	\$467,000	\$502,134 25	\$499,700 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$100,000	\$115,500 00	\$114,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,511 97	2 per cent.	\$25,000 00	4½ per cent.	\$40,624 00	5½ per cent.
39,700 00	3½ "	241,050 00	4½ "	101,447 00	6 "
58,000 00	3½ "	35,000 00	4½ "	6,180 00	7 "
326,555 00	4 "	669,041 26	5 "		
167,000 00	4½ "	15,000 00	5½ "		

Hingham Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,	\$5,000 00
Estimated value of the same,	4,000 00
Assessed value of the same,	2,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	44,965 00
Assessed value of the same,	52,550 00
Number of loans which are of an amount not exceeding \$3,000 each, 342	
Aggregate amount of the same,	415,094 00
Total number of loans upon real estate,	436
Amount of investments from which no income is received,	25,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	111,909 88
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable the following day.	
Rate and amount of each semi-annual dividend { 2 per cent., \$47,917 21 } during the year ending Oct. 31, 1902, { 2 per cent., 48,212 33 }	96,129 54
Number of accounts opened during the year ending Oct. 31, 1902, 367	
Number of accounts closed during the year ending Oct. 31, 1902, 353	
Total number of open accounts Oct. 31, 1902,	4,954
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,498 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	205,198 69
Number of same,	2,282
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	280,870 89
Number of same,	2,641
Date of examination by commissioner: August 14.	

HOLLISTON SAVINGS BANK — HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 41.

GEORGE A. BARTLETT, *President.*

ORRIN THOMSON, *Treasurer.*

ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE A. BARTLETT,

URIEL CUTLER,

JOSEPH H. DEWING,

WILLIAM DANIELS,

ALOISE MAEDER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$8,000 00	Deposits,	\$336,264 94
Bank stock, as per schedule, .	17,575 00	Guaranty fund, .	17,400 00
Loans on bank stock,	2,100 00	Interest account, .	19,099 30
Railroad bonds, as per schedule,	28,000 00	Surplus account, .	8,985 50
Real estate (for banking purposes),	5,690 00		
Real estate by foreclosure, . .	10,275 00		
Loans on real estate,	214,907 00		
Loans on personal security, . .	29,006 50		
Loans to counties, cities or towns (notes),	28,140 00		
Deposits in banks, on interest, .	32,067 08		
Tax account,	726 87		
Insurance account,	366 60		
Furniture and safe,	258 22		
Cash on hand,	4,637 47		
	\$381,749 74		\$381,749 74

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	\$9,721 13
National Shawmut Bank, Boston,	11,294 54
Framingham National Bank, South Framingham,	11,051 41

Holliston Savings Bank—Continued.

Loans on Bank Stock, amount on each:—

35 shares Central National Bank, Boston,	\$1,300 00
8 shares Framingham National Bank, South Framingham,	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
New Hampshire 6s,	\$2,000	\$2,000 00	\$2,000 00
County of Middlesex, Mass., 4s,	1,000	1,000 00	1,000 00
City of Milwaukee, Wis., 5s,	4,000	4,260 00	4,000 00
of Quincy, Mass., 3½s,	1,000	1,000 00	1,000 00
	\$8,000	\$8,260 00	\$8,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
5	Blackstone N'l Bank, Boston,	\$115	\$30 00	\$115 00
25	N'l B'k of Redemption, Boston,	2,500	4,250 00	2,500 00
18	State National Bank, Boston,	1,800	2,736 00	1,800 00
30	Home Nat'l Bank, Brockton,	3,000	5,250 00	3,000 00
30	Franklin N'l Bank, Franklin,	3,000	3,510 00	3,000 00
60	Holliston N'l Bank, Holliston,	1,260	360 00	1,260 00
15	Peoples N'l B'k, Marlborough,	1,500	1,800 00	1,500 00
20	Blue Hill Nat'l Bank, Milton,	2,000	2,800 00	2,000 00
24	Framingham N'l Bank, South Framingham,	2,400	3,600 00	2,400 00
		\$17,575	\$24,336 00	\$17,575 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 7s,	\$7,000	\$7,105 00	\$7,000 00
Fitchburg R.R. 5s,	4,000	4,000 00	4,000 00
Maine Central R.R. 4s,	4,000	4,180 00	4,000 00
New York & New England R.R. 6s,	10,000	10,450 00	10,000 00
New York & New England R.R. 7s,	3,000	3,180 00	3,000 00
	\$28,000	\$28,915 00	\$28,000 00

Holliston Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,067 08	2 per cent.	\$9,240 00	4 per cent.	\$12,500 00	5½ per cent.
18,900 00	3½ “	109,550 00	5 “	123,963 50	6 “

Amount invested in real estate for banking purposes,	\$5,690 00
Estimated value of the same,	6,300 00
Assessed value of the same,	6,300 00
Net income received from same during year ending Oct. 31, 1902, . . .	191 73
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	10,275 00
Assessed value of the same,	11,750 00
Net income received from same during year ending Oct. 31, 1902, . . .	80 94
Number of loans which are of an amount not exceeding \$3,000 each, 309	
Aggregate amount of the same,	223,153 50
Total number of loans upon real estate,	257
Amount of investments from which no income is received,	1,375 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	18,815 36
Times for the dividends fixed by the by-laws: first Tuesday of June and December; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,637 44 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 6,562 45 }	13,199 89
Number of accounts opened during the year ending Oct. 31, 1902, . . .	123
Number of accounts closed during the year ending Oct. 31, 1902, . . .	116
Total number of open accounts Oct. 31, 1902,	1,073
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,028 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	57,214 55
Number of same,	781
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	77,937 14
Number of same,	1,004
Date of examination by commissioner: February 27.	

HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 70.

GEORGE W. PRENTISS, *President.*

CHARLES W. JOHNSON, *Treasurer.*

ALBERT G. MAGNA, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. PRENTISS,

WILLIAM WHITING,

ROBERT RUSSELL,

M. H. WHITCOMB.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Thursdays,
7 to 8 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$698,300 00	Deposits, . . .	\$4,477,611 76
Bank stock, as per schedule, .	248,160 00	Guaranty fund, .	189,000 00
Loans on bank stock, . . .	3,000 00	Interest account, .	77,351 21
Railroad bonds, as per schedule, .	1,231,520 00	Profit and loss account, . . .	16,259 07
Real estate by foreclosure, .	5,000 00		
Loans on real estate, . . .	1,764,850 00		
Loans on personal security, .	269,361 00		
Loans to counties, cities or towns (notes),	219,800 00		
Loans on depositors' books, .	1,550 00		
Deposits in banks, on interest, .	224,113 28		
Expense account,	3,349 13		
Premium account,	40,042 50		
Furniture and fixtures,	3,500 00		
Cash on hand,	47,676 13		
	<u>\$4,760,222 04</u>		<u>\$4,760,222 04</u>

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$60,510 62
City National Bank, Holyoke,	24,631 72
Holyoke National Bank, Holyoke,	73,849 46
Home National Bank, Holyoke,	30,000 00
Northampton National Bank, Northampton,	10,074 22
Hampshire County National Bank, Northampton,	5,000 00
First National Bank, Northampton,	5,000 00
Springfield Safe Deposit and Trust Company, Springfield,	5,047 26
Ware National Bank, Ware,	10,000 00

Holyoke Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

27 shares Holyoke National Bank, Holyoke,	\$2,500 00
10 shares City National Bank, Holyoke,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
County of Bristol, Mass., 4s,	\$40,000	\$40,000 00	\$40,000 00
of Middlesex, Mass., 4s,	10,000	10,600 00	10,000 00
City of Akron, Ohio, 5s,	25,500	26,100 00	25,500 00
of Auburn, Me., 5s,	6,000	6,200 00	6,000 00
of Bangor, Me., 6s,	1,000	1,050 00	1,000 00
of Bay City, Mich., 5s,	25,500	27,075 00	25,500 00
of Bay City, Mich., 8s,	1,500	1,675 00	1,500 00
of Brockton, Mass., 3½s,	2,000	2,010 00	2,000 00
of Canton, Ohio, 4s,	15,000	15,300 00	15,000 00
of Cleveland, Ohio, 5s,	26,000	26,100 00	26,000 00*
of Dayton, Ohio, 3½s,	25,000	25,125 00	25,000 00
of Dayton, Ohio, 4s,	35,000	35,350 00	35,000 00
of Dayton, Ohio, 6s,	8,000	8,075 00	8,000 00
of Detroit, Mich., 6s,	4,000	4,300 00	4,000 00
of Detroit, Mich., 7s,	10,000	10,625 00	10,000 00
of Dubuque, Iowa, 4s,	25,000	26,300 00	25,000 00
of East Saginaw, Mich., 5s,	3,000	3,045 00	3,000 00
of Fall River, Mass., 4s,	25,000	25,725 00	25,000 00
of Fall River, Mass., 5s,	5,000	5,450 00	5,000 00
of Fall River, Mass., 6s,	7,000	7,400 00	7,000 00
of Fort Wayne, Ind., 4½s,	22,000	23,980 00	22,000 00
of Grand Rapids, Mich., 5s,	2,000	2,040 00	2,000 00
of Holyoke, Mass., 4s,	2,000	2,075 00	2,000 00
of Kansas City, Mo., 4½s,	25,000	27,800 00	25,000 00
of Keene, N. H., 4s,	1,000	1,000 00	1,000 00
of Laconia, N. H., 4s,	5,000	5,200 00	5,000 00
of Lewiston, Me., 5s,	2,000	2,350 00	2,000 00
of Middletown, Conn., 4s,	10,000	10,600 00	10,000 00
of Milwaukee, Wis., 5s,	52,000	55,700 00	52,000 00
of Minneapolis, Minn., 8s,	5,000	5,400 00	5,000 00
of New Bedford, Mass., 4s,	31,000	31,700 00	31,000 00
of Newton, Mass., 6s,	1,000	1,050 00	1,000 00
of Portland, Me., 6s,	14,000	15,650 00	14,000 00
of Quincy, Mass., 3½s,	1,000	1,000 00	1,000 00
of Quincy, Mass., 4s,	7,500	7,500 00	7,500 00
of Rochester, N. Y., 7s,	4,000	4,000 00	4,000 00
of Rockford, Ill., 4½s,	17,500	18,200 00	17,500 00
of Saginaw, Mich., 4s,	44,000	45,100 00	44,000 00
of Saginaw, Mich., 4½s,	39,000	42,200 00	39,000 00
of Saginaw, Mich., 5s,	6,800	6,825 00	6,800 00
of Salem, Mass., 4s,	4,000	4,000 00	4,000 00
of Springfield, Ohio, 4s,	10,000	10,750 00	10,000 00
of Springfield, Ohio, 5s,	24,000	25,950 00	24,000 00
of St. Louis, Mo., 6s,	40,000	42,300 00	40,000 00
of Terre Haute, Ind., 6s,	10,000	10,300 00	10,000 00

* A legal investment when made.

Holyoke Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waterbury, Conn., 4s, .	\$4,000	\$4,015 00	\$4,000 00
of Youngstown, Ohio, 5s, .	2,000	2,010 00	2,000 00
of Youngstown, Ohio, 6s, .	3,000	3,015 00	3,000 00
Town of Exeter, N. H., 4s, .	1,000	1,000 00	1,000 00
of Monson, Mass., 4s, .	4,000	4,000 00	4,000 00
of Wellesley, Mass., 4s, .	4,000	4,000 00	4,000 00
of Winthrop, Mass., 5s, .	1,000	1,020 00	1,000 00
	\$698,300	\$729,235 00	\$698,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	First National Bank, Adams, .	\$2,200	\$2,640 00	\$2,200 00
20	Greylock Nat'l Bank, Adams, .	2,000	3,700 00	2,000 00
50	First National Bank, Amherst, .	5,000	5,500 00	5,000 00
20	Miller's River N'l B'k, Athol, .	2,000	3,300 00	2,000 00
54	First National Bank, Chicopee, .	5,400	7,020 00	6,700 00
38	Conway Nat'l Bank, Conway, .	3,800	3,800 00	3,800 00
21	First Nat'l Bank, Easthampton, .	2,100	2,100 00	2,100 00
37	Rollstone N'l B'k, Fitchburg, .	3,700	4,995 00	3,700 00
5	First Nat'l Bank, Greenfield, .	500	750 00	500 00
48	Franklin Co. National Bank, Greenfield, .	4,800	4,992 00	4,800 00
2	First National B'k, Haverhill, .	200	300 00	200 00
1	Merrimack N'l B'k, Haverhill, .	100	150 00	100 00
38	City National Bank, Holyoke, .	3,800	4,180 00	3,790 00
246	Hadley Falls N'l B'k, Holyoke, .	24,600	31,242 00	30,000 00
400	Holyoke Nat'l Bank, Holyoke, .	40,000	60,000 00	41,800 00
71	Home Nat'l Bank, Holyoke, .	7,100	8,520 00	7,100 00
5	Union National Bank, Lowell, .	500	875 00	500 00
25	Monson Nat'l Bank, Monson, .	2,500	3,125 00	2,500 00
5	First Nat'l B'k, Newburyport, .	500	610 00	500 00
90	First N'l Bank, Northampton, .	9,000	11,250 00	11,000 00
37	Hampshire Co. National Bank, Northampton, .	3,700	3,774 00	3,700 00
50	Northampton National Bank, Northampton, .	5,000	10,000 00	8,900 00
38	Palmer Nat'l Bank, Palmer, .	3,800	3,800 00	3,800 00
6	Pittsfield Nat'l B'k, Pittsfield, .	600	750 00	570 00
30	Agawam N'l B'k, Springfield, .	3,000	2,700 00	2,400 00
117	Chicopee N'l B'k, Springfield, .	11,700	17,550 00	15,300 00
15	City Nat'l Bank, Springfield, .	1,500	2,175 00	1,500 00
178	First Nat'l Bank, Springfield, .	17,800	18,690 00	18,000 00

Holyoke Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	John Hancock National Bank, Springfield, .	\$3,000	\$3,060 00	\$2,700 00
50	Second N'l Bank, Springfield, .	5,000	6,500 00	6,000 00
25	Springfield N'l B'k, Springfield, .	2,500	4,625 00	2,500 00
215	Third Nat'l Bank, Springfield, .	21,500	47,300 00	33,500 00
97	Townsend N'l B'k, Townsend, .	9,700	12,125 00	11,000 00
26	Ware National Bank, Ware, .	2,600	2,730 00	2,600 00
4	First National B'k, Westfield, .	400	520 00	400 00
50	First Nat'l Bank, Worcester, .	5,000	9,500 00	5,000 00
		\$216,600	\$304,848 00	\$248,160 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$43,000	\$45,750 00	\$43,000 00
Albany & Susquehanna R.R. 7s, .	5,000	5,450 00	5,000 00
Beech Creek R.R. 4s, .	39,000	40,500 00	39,000 00
Boston & Lowell R.R. 4s, .	24,000	24,465 00	24,000 00
Boston, Concord & Montreal R.R. 6s, .	11,000	12,750 00	11,000 00
Boston & Maine R.R. 3½s, .	39,000	39,350 00	39,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	26,000 00	25,000 00
Boyer Valley R.R. 3½s, .	20,000	20,000 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s, .	50,000	49,250 00	50,000 00
Chic., Burlington & Quincy R.R. 4s, .	70,000	72,000 00	70,000 00
Chic., Burlington & Quincy R.R. 7s, .	100,000	101,000 00	100,000 00
Eastern R.R. 6s, .	75,000	81,000 00	75,000 00
Erie & Pittsburgh R.R. 3½s, .	10,000	10,000 00	10,000 00
Fitchburg R.R. 3½s, .	8,000	8,050 00	8,000 00
Fitchburg R.R. 4s, .	55,000	56,750 00	55,000 00
Fitchburg R.R. 5s, .	106,000	113,000 00	106,000 00
Hannibal & St. Joseph R.R. 6s, .	5,000	5,750 00	5,000 00
Holyoke & Westfield R.R. 4s, .	50,000	51,700 00	50,000 00
Illinois Central R.R. 3s, .	12,000	10,260 00	10,520 00
Illinois Central R.R. 3½s, .	95,000	93,575 00	95,000 00
Illinois Central R.R. 4s, .	55,000	61,500 00	55,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s, .	29,000	32,250 00	29,000 00
Maine Central R.R. 7s, .	19,000	23,800 00	19,000 00
Milwaukee, Lake Shore & Western R.R. 5s, .	4,000	4,175 00	4,000 00
New Haven & Northampton R.R. 5s, .	2,000	2,175 00	2,000 00
New York Central & Hudson River R.R. 7s, .	40,000	40,000 00	40,000 00

Holyoke Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York & New England R.R. 6s,	\$55,000	\$57,000 00	\$55,000 00
New York & New England R.R. 7s,	70,000	74,000 00	70,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	20,350 00	20,000 00
Ottumwa, Cedar Falls & St. P. R.R. 5s,	7,000	7,500 00	7,000 00
Penobscot Shore Line R.R. 4s,	13,000	13,700 00	13,000 00
Portland & Ogdensburg R.R. 3½s,	10,000	10,000 00	10,000 00
Portland & Ogdensburg R.R. 5s,	20,000	21,200 00	20,000 00
Portland & Rochester R.R. 4s,	4,000	4,050 00	4,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,600 00	10,000 00
Syracuse, Bing. & N. Y. R.R. 7s,	4,000	4,450 00	4,000 00
Vermont & Massachusetts R.R. 5s,	24,000	24,000 00	24,000 00
Vermont Valley R.R. 5s,	5,000	5,400 00	5,000 00
	\$1,233,000	\$1,282,750 00	\$1,231,520 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$60,510 62	2 per cent.	\$10,000 00	3¾ per cent.	\$17,500 00	4¾ per cent.
88,896 72	3 “	800 00	3½ “	1,553,700 00	5 “
44,705 94	3½ “	203,000 00	4 “	71,265 00	5½ “
40,000 00	3¾ “	40,000 00	4½ “	22,296 00	6 “
31,000 00	3⅞ “	299,000 00	4½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$5,000 00
 Assessed value of the same, 7,320 00
 Net income received from same during year ending Oct. 31, 1902, . . . 412 62
 Number of loans which are of an amount not exceeding \$3,000 each, 306
 Aggregate amount of the same, 414,275 00
 Total number of loans upon real estate, 455
 Amount of investments from which no income is received, 2,400 00
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 221,044 40
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable on same days.
 Rate and amount of each semi-annual dividend { 1¾ per cent., \$71,085 86 } 143,959 84
 during the year ending Oct. 31, 1902, { 1½ per cent., 72,873 98 }
 Number of accounts opened during the year ending Oct. 31, 1902, . . . 2,200
 Number of accounts closed during the year ending Oct. 31, 1902, . . . 1,707
 Total number of open accounts Oct. 31, 1902, 11,283

Holyoke Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$9,395 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	883,820 38
Number of same,	19,308
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	793,279 42
Number of same,	10,932
Date of examination by commissioner : March 27.	

HOME SAVINGS BANK—BOSTON.

Incorporated March 17, 1869. Present number of corporators, 32.

CHARLES H. ALLEN, *President.*

CHARLES J. HAYDEN, *Treasurer.**

CHARLES J. HAYDEN, *Clerk of the Corporation.**

Names of committee charged with the investment of its funds:

CHARLES H. ALLEN,

NEWTON TALBOT,

HENRY C. JACKSON,

THOMAS F. TEMPLE,

ALBERT T. WHITING,

EDWARD H. DUNN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$92,500 00	Deposits,	\$8,762,011 48
Loan on public funds, . .	25,000 00	Guaranty fund, . .	436,000 00
Bank stock, as per schedule, .	214,918 00	Interest account, . .	74,173 16
Loans on bank stock, . . .	13,200 00	Profit and loss account,	69,203 88
Railroad bonds, as per schedule, .	623,000 00		
Loan on railroad bonds, . . .	4,500 00		
Loans on railroad stock, . . .	110,000 00		
Boston Terminal Co. bonds, . .	30,000 00		
Real estate by foreclosure, . .	20,076 75		
Loans on real estate,	4,558,850 00		
Loans on personal security, . .	3,109,087 50		
Loans to counties, cities or towns (notes),	224,878 39		
Loans on depositors' books, . .	150 00		
Deposits in banks, on interest, .	308,462 53		
Expense account,	1,578 47		
Suspense account,	85 82		
Rent account,	19 57		
Cash on hand,	5,081 49		
	\$9,341,388 52		\$9,341,388 52

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston,	\$90,470 24
National Bank of Redemption, Boston,	117,992 29
Massachusetts Trust Company, Boston,	100,000 00

Loan on Public Funds:—

\$25,000 City of Newton, Mass. 4s,	\$25,000 00
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* Since deceased.

Home Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

50 shares National Bank of South Reading, Wakefield,	\$5,000 00
30 shares National Bank of Redemption, Boston,	} 8,200 00
49 shares First National Bank, Lynn,	
3 shares Salem National Bank, Salem,	

Loan on Railroad Bonds:—

\$5,000 Chicago, Burlington & Quincy R.R. 4s,	\$4,500 00
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Loans on Railroad Stock, amount on each:—

87 shares Vermont & Massachusetts R.R.,	\$10,000 00*
300 shares Boston & Lowell R.R.,	} 50,000 00
100 shares Boston & Maine R.R.,	
100 shares Boston & Lowell R.R.,	} 50,000 00
300 shares Boston & Maine R.R.,	

* This illegal loan has since been paid.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 8s,	\$4,500	\$5,435 00	\$4,500 00
of Boston, Mass., 4s,	25,000	25,187 50	25,000 00
of Brockton, Mass., 4s,	5,000	5,060 00	5,000 00
of Lynn, Mass., 4s,	25,000	26,000 00	25,000 00
of Sioux City, Iowa, 4½s,	4,000	4,200 00	4,000 00*
of Springfield, Mass., 7s,	1,000	1,010 00	1,000 00
of Woburn, Mass., 4s,	3,000	3,000 00	3,000 00
Town of Hyde Park, Mass., 4s,	25,000	25,300 00	25,000 00
	\$92,500	\$95,192 50	\$92,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic National B'k, Boston,	\$5,000	\$6,500 00	\$5,000 00
200	Atlas National Bank, Boston, .	20,000	23,000 00	20,000 00
66	Blackstone Nat'l B'k, Boston, .	1,518	396 00	418 00
23	Continental Nat'l B'k, Boston,	—	115 00	—
100	Eliot National Bank, Boston, .	10,000	16,600 00	10,000 00
125	First National Bank, Boston, .	12,500	22,125 00	12,500 00
62	Freemans Nat'l Bank, Boston,	6,200	6,820 00	6,200 00
200	Merchants Nat'l Bank, Boston,	20,000	38,200 00	20,000 00
75	Mt. Vernon N'l Bank, Boston,	7,500	7,650 00	7,500 00
250	N'l B'k of Redemption, Boston,	25,000	42,500 00	25,000 00
200	N'l B'k of the Republic, Boston,	20,000	32,000 00	20,000 00

Home Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l Market B'k of Brighton, Boston,	\$5,000	\$ 5,100 00	\$5,000 00
125	National Union Bank, Boston,	12,500	21,250 00	12,500 00
33	National Webster B'k, Boston,	3,300	3,894 00	3,300 00
200	New England N'l B'k, Boston,	20,000	31,400 00	20,000 00
400	Second National Bank, Boston,	40,000	75,600 00	40,000 00
75	State National Bank, Boston,	7,500	11,400 00	7,500 00
		\$216,018	\$344,550 00	\$214,918 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$14,000	\$14,875 00	\$14,000 00
Albany & Susquehanna R.R. 7s,	11,000	12,017 50	11,000 00
Cedar Rapids & Mo. River R.R. 7s,	5,000	5,950 00	5,000 00
Chic., Burlington & Quincy R.R. 7s,	48,000	48,720 00	48,000 00
Dexter & Piscataquis R.R. 4s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s,	88,000	93,625 00	88,000 00
Fitchburg R.R. 5s,	59,000	59,240 00	59,000 00
Hannibal & St. Joseph R.R. 6s,	50,000	58,250 00	50,000 00
Joliet & Northern Indiana R.R. 7s,	18,000	20,610 00	18,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	116,000	131,080 00	116,000 00
Michigan Central R.R. 6s,	15,000	17,100 00	15,000 00
New York Cent. & Hud. Riv. R.R. 7s,	48,000	48,000 00	48,000 00
New York & New England R.R. 6s,	14,000	14,630 00	14,000 00
New York & New England R.R. 7s,	112,000	119,000 00	112,000 00
Old Colony R.R. 4s,	15,000	16,875 00	15,000 00
	\$623,000	\$670,972 50	\$623,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$30,000	\$34,650 00	\$30,000 00

Home Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$208,462 53	2½ per cent.	\$9,757 23	3½ per cent.	\$1,496,725 00	4½ per cent.
100,000 00	3 " "	80,000 00	3½ " "	322,830 55	4½ " "
40,000 00	3¼ " "	55,000 00	3⅞ " "	705,875 00	5 " "
1,028,479 18	3½ " "	2,201,177 21	4 " "	166,600 00	5¼ " "
24,425 60	3⅞ " "	50,225 70	4½ " "	106,512 50	5½ " "
60,000 00	3½ " "	958,000 00	4½ " "	25,000 00	5½ " "
9,753 34	3⅞ " "	29,343 75	4½ " "	361,475 00	6 " "
314,485 83	3½ " "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$20,076 75
Assessed value of the same,	26,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 159	
Aggregate amount of the same,	266,450 00
Total number of loans upon real estate,	423
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	422,118 68
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$137,829 26 } during the year ending Oct. 31, 1902, . { 1½ per cent., 142,487 19 }	280,316 45
Number of accounts opened during the year ending Oct. 31, 1902, 2,794	
Number of accounts closed during the year ending Oct. 31, 1902, 1,922	
Total number of open accounts Oct. 31, 1902,	27,247
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	26,268 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,834,839 18
Number of same,	21,824
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,618,791 59
Number of same,	17,629
Date of examination by commissioner: March 19, 20.	

HOOSAC SAVINGS BANK — NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER, *President.*

W. W. RICHMOND, *Treasurer.*

H. E. WETHERBEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. H. FAIRFIELD,

TIMOTHY COLLINS,

W. W. BUTLER.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturdays until 6 P.M.,
except May, June, July, August, September and October, close at 4.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$30,000 00	Deposits,	\$1,300,924 84
Bank stock, as per schedule, .	7,200 00	Guaranty fund, .	29,906 22
Railroad bonds, as per schedule, .	181,425 00	Interest account, .	12,125 63
Boston Terminal Co. bonds, .	10,000 00	Due on mortgage	
Real estate (for banking pur-		loans,	1,365 00
poses),	97,819 51		
Real estate by foreclosure, .	9,492 26		
Loans on real estate,	788,495 88		
Loans on personal security, .	169,112 20		
Loans on depositors' books, .	200 00		
Deposits in banks, not on interest,	26,416 10		
Interest account,	3,235 95		
Furniture and fixtures, . . .	7,000 00		
Premium account,	8,342 00		
Cash on hand,	5,582 79		
	<hr/> \$1,344,321 69		<hr/> \$1,344,321 69

Cash on Deposit in Banks, amount in each:—

Adams National Bank, North Adams,	\$22,969 71
Berkshire National Bank, North Adams,	3,446 39

Hoosac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$12,100 00	\$10,000 00
of Sioux City, Iowa, 4½s, . . .	5,000	5,625 00	5,000 00*
of Terre Haute, Ind., 4½s, . . .	5,000	5,237 50	5,000 00
of Wilkes-Barre, Pa., 3½s, . . .	10,000	10,250 00	10,000 00
	\$30,000	\$33,212 50	\$30,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams N'l B'k, North Adams,	\$1,900	\$2,242 00	\$1,900 00
53	Berkshire N'l B'k, No. Adams,	5,300	5,618 00	5,300 00
		\$7,200	\$7,860 00	\$7,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 3½s, . . .	\$12,000	\$12,330 00	\$12,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	40,000	39,800 00	40,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	30,000	31,125 00	30,000 00
Fitchburg R.R. 3½s, . . .	7,000	7,175 00	7,000 00
Fitchburg R.R. 4s, . . .	5,000	5,537 50	5,000 00
Illinois Central R.R. 3s, . . .	5,000	4,350 00	4,425 00
Illinois Central R.R. 3½s, . . .	58,000	57,420 00	58,000 00
Illinois Central R.R. 4s, . . .	5,000	5,575 00	5,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	20,000	20,900 00	20,000 00
	\$182,000	\$184,212 50	\$181,425 00

Hoosac Savings Bank — Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,550 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$926,337 16	5 per cent.	\$31,470 92	6 per cent.	—	—

Amount invested in real estate for banking purposes,	\$97,819 51
Estimated value of the same,	120,000 00
Assessed value of the same,	85,500 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,935 85
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	9,492 26
Assessed value of the same,	6,675 00
Net income received from same during year ending Oct. 31, 1902, . . .	168 55
Number of loans which are of an amount not exceeding \$3,000 each, 371	
Aggregate amount of the same,	431,306 58
Total number of loans upon real estate, 336	
Amount of investments from which no income is received,	4,977 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	57,948 72
Times for the dividends fixed by the by-laws: June 1 and December 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,335 95 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 23,401 65 }	45,737 60
Number of accounts opened during the year ending Oct. 31, 1902, 1,290	
Number of accounts closed during the year ending Oct. 31, 1902, 1,192	
Total number of open accounts Oct. 31, 1902, 4,750	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,964 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	470,461 12
Number of same,	6,946
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	406,700 54
Number of same,	4,444
Date of examination by commissioner: April 9.	

HOPKINTON SAVINGS BANK—HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 28.

LOWELL B. MAYBRY, *President.*

FRED A. WOOD, *Treasurer.*

FRED A. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES L. CLAPLIN,

LOWELL B. MAYBRY,

MARTIN V. PHIPPS,

WILLIAM A. FRAIL,

J. DAVID STEWART.

Open for business every business day except Saturdays, 9 A.M. to 12 M. ; 1.30 to 4 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$36,000 00	Deposits,	\$340,762 18
Bank stock, as per schedule, .	55,999 00	Guaranty fund, .	17,703 71
Loan on bank stock,	600 00	Profit and loss ac-	
Railroad bonds, as per schedule,	121,537 50	count,	14,315 14
Real estate by foreclosure, .	8,438 69		
Loans on real estate,	105,291 00		
Loans on personal security, .	40 00		
Loans to counties, cities or towns			
(notes),	20,800 00		
Deposit in bank, on interest, .	13,712 22		
Deposit in bank, not on interest,	1,000 00		
Expense account,	899 12		
Cash on hand,	8,463 50		
	\$372,781 03		\$372,781 03

Cash on Deposit in Bank :—

Hopkinton National Bank, Hopkinton, \$14,712 22

Loan on Bank Stock :—

8 shares Hopkinton National Bank, Hopkinton, \$600 00

Hopkinton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$10,000	\$10,000 00	\$10,000 00
Massachusetts 3½s,	10,000	10,700 00	10,000 00
County of Aroostook, Me., 4½s, . .	5,000	5,450 00	5,000 00
City of Bangor, Me., 6s,	5,000	5,325 00	5,000 00
of Portland, Me., 6s,	6,000	6,720 00	6,000 00
	\$36,000	\$38,195 00	\$36,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams, .	\$1,000	\$1,850 00	\$1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,500 00	6,250 00
61	Atlas National Bank, Boston, .	6,100	7,015 00	7,015 00
50	Colonial Nat'l Bank, Boston, .	5,000	7,500 00	7,500 00
50	Continental N'l Bank, Boston,	—	250 00	—
15	Faneuil Hall N'l Bank, Boston,	1,500	2,055 00	1,950 00
50	N'l B'k of Redemption, Boston,	5,000	8,500 00	5,750 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,950 00
10	Nat'l Exchange Bank, Boston,	1,000	1,520 00	1,250 00
48	Nat'l Shawmut Bank, Boston, .	4,800	11,280 00	7,200 00
5	State National Bank, Boston, .	500	760 00	500 00
25	Franklin N'l Bank, Franklin, .	2,500	2,925 00	2,750 00
5	Natick National Bank, Natick,	500	587 50	500 00
54	Quinsigamond National Bank, Worcester,	5,400	7,020 00	7,964 00
20	Worcester N'l B'k, Worcester,	2,000	3,600 00	3,920 00
		\$41,800	\$63,762 50	\$55,999 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$10,000	\$10,600 00	\$10,000 00
Boston & Lowell R.R. 4s,	10,000	11,125 00	10,000 00
Boston & Maine R.R. 4s,	5,000	5,600 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	9,900 00	10,000 00
Chic., Burlington & Quincy R.R. 7s,	5,000	5,087 50	5,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,775 00	10,000 00

Hopkinton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,050 00	\$5,000 00
Illinois Central R.R. 3s,	5,000	4,350 00	4,537 50
Illinois Central R.R. 3½s,	15,000	14,775 00	15,000 00
Joliet & Northern Indiana R.R. 7s, . .	5,000	5,675 00	5,000 00
Maine Central R.R. 4½s,	1,000	1,085 00	1,000 00
Newport & Richford R.R. 5s,	10,000	10,700 00	10,000 00*
Ottumwa, Cedar Falls & St. Paul R.R. 5s,	10,000	10,700 00	10,000 00
Portland & Rumford Falls R.R. 4s, . .	15,000	16,200 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	6,000	7,800 00	6,000 00
	\$122,000	\$129,422 50	\$121,537 50

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,712 22	2½ per cent.	\$16,500 00	4½ per cent.	\$15,200 00	5½ per cent.
20,000 00	3½ “	39,750 00	5 “	31,481 00	6 “
3,800 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$8,438 69
Assessed value of the same,	11,175 00
Net income received from same during year ending Oct. 31, 1902,	271 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	104
Aggregate amount of the same,	68,291 00
Total number of loans upon real estate,	112
Amount of investments from which no income is received,	4,264 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	17,030 59
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,520 03 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 6,579 81 }	13,099 84
Number of accounts opened during the year ending Oct. 31, 1902,	104
Number of accounts closed during the year ending Oct. 31, 1902,	93
Total number of open accounts Oct. 31, 1902,	1,117

Hopkinton Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$2,053 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	39,946 16
Number of same,	656
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	52,942 83
Number of same,	741
Date of examination by commissioner: March 14.	

HUDSON SAVINGS BANK—HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 35.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDMUND M. STOWE,

JOHN H. ROBINSON,

GEORGE B. COCHRAN,

JOSEPH S. BRADLEY,

HENRY TOWER.

Open for business every business day, 9 A.M. to 12 M.; and 1.30 to 4.30 P.M.; also
6 to 8 P.M. on Saturday.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$135,450 00	Deposits,	\$1,294,966 84
Bank stock, as per schedule, .	42,529 00	Guaranty fund, .	40,200 00
Loans on bank stock,	975 00	Interest account, .	7,745 91
Railroad bonds, as per schedule, .	401,400 00	Profit and loss ac-	
Boston Terminal Co. bonds, . .	20,000 00	count,	11,473 60
Real estate (for banking pur-		Due on mortgage	
poses),	43,500 00	loans,	10,035 00
Real estate by foreclosure, . . .	14,165 03		
Loans on real estate,	573,800 00		
Loans on personal security, . . .	9,025 00		
Loans to counties, cities or towns			
(notes),	61,100 00		
Deposits in banks, on interest, .	26,700 00		
Deposits in banks, not on interest,	100 35		
Expense account,	2,087 19		
Premium account,	28,300 00		
Furniture and fixtures,	3,000 00		
Cash on hand,	2,289 78		
	\$1,364,421 35		\$1,364,421 35

Cash on Deposit in Banks, amount in each:—

Old Colony Trust Company, Boston,	\$15,993 07
Hudson National Bank, Hudson,	10,807 28

Loans on Bank Stock, amount on each:—

8 shares Hudson National Bank, Hudson,	\$475 00
6 shares National Rockland Bank, Roxbury,	500 00

Hudson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s, .	\$10,000	\$11,000 00	\$10,000 00*
City of Bay City, Mich., 5s, . .	5,000	5,800 00	5,000 00
of Brockton, Mass., 4s, . . .	20,000	22,000 00	20,000 00
of Chelsea, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,400 00	5,000 00
of Chicopee, Mass., 4s, . . .	4,000	4,400 00	4,000 00
of Columbus, Ohio, 4s, . . .	4,000	4,000 00	4,000 00*
of Fall River, Mass., 5s, . .	5,000	5,475 00	5,000 00
of Grand Rapids, Mich., 5s, .	5,000	5,100 00	5,000 00
of Kansas City, Mo., 4½s, . .	15,000	16,650 00	15,000 00
of Malden, Mass., 4s,	5,450	5,531 25	5,450 00
of Marlborough, Mass., 4s, . .	10,000	10,950 00	10,000 00
Town of Billerica, Mass., 4s, . .	10,000	11,150 00	10,000 00
of Clinton, Mass., 4s,	12,000	12,360 00	12,000 00
of Melrose, Mass., 4s,	10,000	10,550 00	10,000 00
of Wallingford, Conn., 3.65s, .	10,000	10,300 00	10,000 00
	\$135,450	\$145,666 25	\$135,450 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone Nat'l Bank, Boston,	\$529	\$138 00	\$429 00
25	Merchants Nat'l Bank, Boston,	2,500	4,775 00	2,500 00
10	N'l B'k of Commerce, Boston,	1,000	1,500 00	1,000 00
4	N'l B'k of Redemption, Boston,	400	680 00	400 00
15	Nat'l Shawmut Bank, Boston,	1,500	3,525 00	1,500 00
25	National Union Bank, Boston,	2,500	4,250 00	2,500 00
20	Nat'l Webster Bank, Boston, .	2,000	2,360 00	2,000 00
37	Old Boston Nat'l Bank, Boston,	3,700	4,107 00	3,700 00
56	State National Bank, Boston, .	5,600	8,512 00	5,600 00
30	Third National Bank, Boston, .	—	660 00	—
10	Tremont Nat'l Bank, Boston, .	500	50 00	200 00
52	First National Bank, Chelsea, .	5,200	5,200 00	5,200 00
75	Hudson Nat'l Bank, Hudson, . .	7,500	9,375 00	7,500 00
50	National City Bank, Lynn, . .	5,000	7,500 00	5,000 00
50	Peoples N'l B'k, Marlborough,	5,000	5,850 00	5,000 00
		\$42,929	\$58,482 00	\$42,529 00

Hudson Savings Bank — Continued

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$10,650 00	\$10,000 00
Albany & Susquehanna R.R. 7s, .	15,000	16,425 00	15,000 00
Bennington & Rutland R.R. 4½s, .	10,000	10,950 00	10,000 00
Boston & Maine R.R. 4s, .	16,000	18,080 00	16,000 00
Cedar Rapids & Missouri River R.R. 7s, .	1,000	1,350 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s, .	15,000	14,850 00	15,000 00
Chic., Burlington & Quincy R.R. 7s, .	5,000	5,075 00	5,000 00
Chicago & Northwestern R.R. 7s, .	15,000	18,575 00	15,000 00
Concord & Montreal R.R. 4s, .	10,000	10,750 00	10,000 00
Eastern R.R. 6s, .	5,000	5,412 50	5,000 00
Fitchburg R.R. 4s, .	15,000	16,075 00	15,000 00
Fitchburg R.R. 5s, .	11,000	11,825 00	11,000 00
Grafton & Upton R.R. 4s, .	5,000	4,000 00	5,000 00
Hannibal & St. Joseph R.R. 6s, .	10,000	11,600 00	10,000 00
Illinois Central R.R. 3s, .	5,000	4,275 00	4,400 00
Illinois Central R.R. 3½s, .	10,000	9,850 00	10,000 00
Illinois Central R.R. 4s, .	30,000	33,075 00	30,000 00
Joliet & Northern Indiana R.R. 7s, .	10,000	11,350 00	10,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s, .	15,000	16,800 00	15,000 00
Maine Central R.R. 4s, .	19,000	19,760 00	19,000 00
Maine Central and European & North American R.R. 4s, .	1,000	1,090 00	1,000 00
Milwaukee, Lake Shore & Western R.R. 5s, .	8,000	9,300 00	8,000 00
Milwaukee, Lake Shore & Western R.R. 6s, .	5,000	6,600 00	5,000 00
New York & New England R.R. 6s, .	15,000	15,675 00	15,000 00
New York & New England R.R. 7s, .	9,000	9,540 00	9,000 00
New York, Lackawanna & Western R.R. 6s, .	15,000	19,800 00	15,000 00
Old Colony R.R. 4s, .	10,000	10,925 00	10,000 00
Penobscot Shore Line R.R. 4s, .	10,000	10,650 00	10,000 00
Plainview R.R. 7s, .	5,000	5,850 00	5,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,750 00	10,000 00
Rochester & Northern Minnesota R.R. 7s, .	10,000	11,700 00	10,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, .	5,000	5,250 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, .	25,000	32,500 00	25,000 00
Troy & Boston R.R. 7s, .	20,000	29,800 00	20,000 00
Upper Coos R.R. 4½s, .	10,000	11,550 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,000 00	2,000 00
Winona & St. Peter R.R. 7s, .	10,000	12,500 00	10,000 00
	\$402,000	\$456,207 50	\$401,400 00

Hudson Savings Bank — Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,700 00	2 per cent.	\$7,500 00	4½ per cent.	\$32,885 00	6 per cent.
42,600 00	3½ “	274,085 00	5 “	900 00	7 “
11,000 00	4 “	275,180 00	5½ “	750 00	7½ “

Amount invested in real estate for banking purposes,	\$43,500 00
Estimated value of the same,	43,500 00
Assessed value of the same,	36,600 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,557 61
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,165 03
Assessed value of the same,	18,965 00
Number of loans which are of an amount not exceeding \$3,000 each, 327	
Aggregate amount of the same,	310,650 00
Total number of loans upon real estate,	352
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	62,850 32
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$20,478 53 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 21,062 02 }	41,540 55
Number of accounts opened during the year ending Oct. 31, 1902, . . .	645
Number of accounts closed during the year ending Oct. 31, 1902, . . .	420
Total number of open accounts Oct. 31, 1902,	4,017
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,196 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	226,266 00
Number of same,	4,128
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	190,656 22
Number of same,	2,865
Date of examination by commissioner: January 30.	

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 32.

ROBERT BLEAKIE, *President.*

ARTHUR H. BURT, *Treasurer.*

ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT BLEAKIE,

FREDERICK N. TIRRELL,

WILLIAM J. STUART,

HENRY S. BUNTON,

DAVID PERKINS.

Open for business every business day, 11 A.M. to 4 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,000 00	Deposits,	\$902,372 30
Bank stock, as per schedule, .	26,100 00	Guaranty fund, .	40,471 62
Loan on bank stock,	4,000 00	Interest account, .	16,007 84
Railroad bonds, as per schedule, .	164,000 00	Profit and loss account,	18,312 79
Real estate (for banking purposes),	15,000 00	Due on mortgage loans,	96 00
Real estate by foreclosure, .	7,278 22		
Loans on real estate,	436,860 76		
Loans on personal security, . .	203,200 00		
Loans to counties, cities or towns (notes),	82,900 00		
Deposits in banks, on interest, .	30,020 54		
Expense account,	768 51		
Cash on hand,	6,132 52		
	\$977,260 55		\$977,260 55

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$4,716 51
Colonial National Bank, Boston,	4,205 20
Massachusetts National Bank, Boston,	5,034 93
National Shawmut Bank, Boston,	16,063 90

Loan on Bank Stock :—

50 shares Dedham National Bank, Dedham,	\$4,000 00
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Hyde Park Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass., 4s, .	\$1,000	\$1,000 00	\$1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
105	Colonial Nat'l Bank, Boston, .	\$10,500	\$15,750 00	\$10,500 00
8	Freemans Nat'l Bank, Boston, .	800	880 00	800 00
20	Merchants N'l Bank, Boston, .	2,000	3,820 00	2,000 00
31	N'l B'k of Commerce, Boston, .	3,100	4,650 00	3,100 00
20	N'l B'k of Redemption, Boston, .	2,000	3,400 00	2,000 00
19	N'l B'k of the Republic, Boston, .	1,900	3,040 00	1,900 00
13	Nat'l Exchange Bank, Boston, .	1,300	1,976 00	1,300 00
6	Second National Bank, Boston, .	600	1,134 00	600 00
25	State National Bank, Boston, .	2,500	3,800 00	2,500 00
14	First N'l Bank, Newburyport, .	1,400	1,708 00	1,400 00
		\$26,100	\$40,158 00	\$26,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$11,000	\$11,660 00	\$11,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,662 50	5,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,425 00	10,000 00
Chic., Burlington & Quincy R.R. 7s, .	20,000	20,360 00	20,000 00
Chicago & Northwestern R.R. 7s, . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	8,000	8,800 00	8,000 00
Fitchburg R.R. 5s,	1,000	1,000 00	1,000 00
Maine Central R.R. 7s,	29,000	37,120 00	29,000 00
New York & New England R.R. 6s, .	11,000	11,495 00	11,000 00
New York & New England R.R. 7s, .	14,000	14,875 00	14,000 00
New York Central & Hudson River R.R. 7s,	6,000	6,000 00	6,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	18,000	23,400 00	18,000 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,000 00	6,000 00
Worcester, Nashua & Roch. R.R. 4s, .	5,000	5,475 00	5,000 00
	\$164,000	\$182,912 50	\$164,000 00

Hyde Park Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,985 61	2 per cent.	\$66,000 00	4½ per cent.	\$38,650 00	5½ per cent.
5,034 93	2½ “	35,000 00	4¾ “	190,150 76	6 “
82,900 00	4 “	314,260 00	5 “		

Amount invested in real estate for banking purposes,	\$15,000 00
Estimated value of the same,	20,000 00
Assessed value of the same,	21,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	7,278 22
Assessed value of the same,	7,450 00
Number of loans which are of an amount not exceeding \$3,000 each, 191	
Aggregate amount of the same,	288,360 76
Total number of loans upon real estate,	206
Amount of investments from which no income is received,	1,249 22
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	44,411 20
Times for the dividends fixed by the by-laws: January 1 and July 1; payable January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,573 06 } during the year ending Oct. 31, 1902, { 2 per cent., 15,282 94 }	29,856 00
Number of accounts opened during the year ending Oct. 31, 1902,	880
Number of accounts closed during the year ending Oct. 31, 1902,	572
Total number of open accounts Oct. 31, 1902,	4,261
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,941 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	309,424 52
Number of same,	7,438
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	229,123 94
Number of same,	4,525
Date of examination by commissioner. January 20.	

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 81.

HENRY B. LITTLE, *President.*

LAWRENCE W. PIPER, *Treasurer.*

GEORGE F. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY B. LITTLE,
SAMUEL MARCH,

LAWRENCE B. CUSHING,
GEORGE W. PIPER.

Open for business every business day, 8.30 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,466,337 00	Deposits,	\$6,559,772 45
Bank stock, as per schedule, .	513,233 00	Guaranty fund, .	324,000 00
Loans on bank stock,	15,700 00	Interest account, .	1,264 05
Railroad bonds, as per schedule, .	1,410,125 00	Profit and loss account,	69,096 78
Real estate (for banking purposes),	10,000 00	Premium account, .	106,032 90
Real estate by foreclosure,	154,946 46		
Loans on real estate,	1,812,154 00		
Loans on personal security,	1,493,785 00		
Loans to counties, cities or towns (notes),	37,300 00		
Deposits in banks, on interest, . .	144,899 49		
Cash on hand,	1,686 23		
	<u>\$7,060,166 18</u>		<u>\$7,060,166 18</u>

Cash on Deposit in Banks, amount in each:—

Amesbury National Bank, Amesbury,	\$15,000 00
Powow River National Bank, Amesbury,	25,000 00
National Bank of Redemption, Boston,	50,344 69
First National Bank, Newburyport,	32,206 74
Merchants National Bank, Newburyport,	5,000 00
Ocean National Bank, Newburyport,	17,348 06

Loans on Bank Stock, amount on each:—

shares Martha's Vineyard National Bank, Edgartown,	\$4,000 00
shares First National Bank, Newburyport,	100 00

Institution for Savings in Newburyport, etc. — Continued.

52 shares Marblehead National Bank, Marblehead,	\$3,000 00
90 shares Manufacturers National Bank, Lynn,	7,200 00
10 shares First National Bank, Newburyport,	1,400 00
5 shares First National Bank, Ipswich,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$50,000	\$54,875 00	\$50,000 00
County of Aroostook, Me., 4½s,	45,000	49,387 50	45,000 00
City of Akron, Ohio, 5s,	20,000	20,650 00	20,000 00
of Bay City, Mich., 4s,	38,000	39,040 00	38,000 00
of Boston, Mass., 4s,	150,000	162,250 00	150,000 00
of Canton, Ohio, 3½s,	20,000	20,100 00	20,000 00
of Chelsea, Mass., 4s,	32,000	35,080 00	32,000 00
of Chicopee, Mass., 4s,	50,000	54,000 00	50,000 00
of Dayton, Ohio, 3½s,	42,000	42,555 00	42,000 00
of Dayton, Ohio, 5s,	5,000	5,000 00	5,000 00
of Dover, N. H., 4s,	20,000	21,125 00	20,000 00
of Dubuque, Iowa, 4s,	25,000	26,375 00	25,000 00
of Everett, Mass., 4s,	25,000	27,406 00	25,000 00
of Haverhill, Mass., 4s,	75,000	81,406 00	75,000 00
of Johnstown, Pa., 3½s,	25,000	25,343 00	25,000 00
of Lawrence, Mass., 4s,	55,000	56,787 00	55,000 00
of Lowell, Mass., 4s,	20,000	20,000 00	20,000 00
of Lynn, Mass., 3½s,	25,000	25,125 00	25,000 00
of Lynn, Mass., 4s,	75,000	78,875 00	75,000 00
of Manchester, N. H., 4s,	50,000	51,000 00	50,000 00
of New Bedford, Mass., 3½s,	50,000	50,812 00	50,000 00
of Newburyport, Mass., 4s,	176,500	186,072 00	176,500 00
of Pawtucket, R. I., 4s,	1,000	1,037 00	1,000 00*
of Saginaw, Mich., 3½s,	10,000	10,275 00	10,000 00
of Salem, Mass., 4s,	5,000	5,000 00	5,000 00
of South Bend, Ind., 4s,	5,000	5,231 00	5,000 00
of South Bend, Ind., 5s,	30,000	31,950 00	30,000 00
of South Bend, Ind., 6s,	21,000	21,420 00	21,000 00
of St. Joseph, Mo., 3½s,	50,000	51,000 00	50,000 00
of Taunton, Mass., 4s,	46,000	51,370 00	46,000 00
of Waltham, Mass., 4s,	12,000	12,360 00	12,000 00
of Wilkes-Barre, Pa., 3½s,	12,000	12,090 00	12,000 00
of Worcester, Mass., 3½s,	25,000	25,187 00	25,000 00
of Youngstown, Ohio, 5s,	24,337	27,197 00	24,337 00
Town of Beverly, Mass., 4s,	14,000	14,717 00	14,000 00
of Marblehead, Mass., 4s,	46,500	50,180 00	46,500 00
of Marlborough, Mass., 4s,	31,000	32,743 00	31,000 00
of Stoughton, Mass., 4s,	50,000	53,000 00	50,000 00
Turner's Falls, Mass. (Fire District), 4s,	10,000	10,750 00	10,000 00
	\$1,466,337	\$1,548,770 50	\$1,466,337 00

* A legal investment when made.

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
750	Atlas National Bank, Boston, .	\$75,000	\$86,250 00	\$75,000 00
31	Blackstone Nat'l Bank, Boston,	713	186 00	713 00
100	Colonial Nat'l Bank, Boston, .	10,000	15,000 00	15,000 00
50	Commercial N'l B'k, Boston, .	5,000	6,750 00	7,000 00
240	Faneuil Hall N'l Bk, Boston, .	24,000	32,880 00	24,000 00
100	First National Bank, Boston, .	10,000	17,700 00	10,000 00
169	Freemans Nat'l Bank, Boston,	16,900	18,590 00	16,900 00
173	Merchants N'l Bank, Boston, .	17,300	33,043 00	17,300 00
221	N'l B'k of Commerce, Boston,	22,100	33,150 00	22,100 00
500	N'l B'k of Redemption, Boston,	50,000	85,000 00	50,000 00
108	National City Bank, Boston, .	—	108 00	—
100	Nat'l Exchange Bank, Boston,	10,000	15,200 00	10,000 00
200	Nat'l Hamilton Bank, Boston,	20,000	20,000 00	20,000 00
500	Nat'l Shawmut Bank, Boston,	50,000	117,500 00	75,000 00
120	National Suffolk Bank, Boston,	12,000	15,960 00	12,000 00
208	National Union Bank, Boston,	20,800	35,360 00	20,800 00
133	National Webster B'k, Boston,	13,300	15,694 00	13,300 00
100	New England N'l B'k, Boston,	10,000	15,700 00	10,000 00
100	Old Boston N'l Bank, Boston, .	10,000	11,100 00	10,000 00
480	Second National Bank, Boston,	48,000	90,720 00	48,000 00
101	State National Bank, Boston, .	10,100	15,352 00	10,100 00
250	Tremont Nat'l Bank, Boston, .	12,500	1,250 00	2,500 00
60	Gloucester N'l B'k, Gloucester,	6,000	7,860 00	6,000 00
51	First N'l Bank, Newburyport,	5,100	6,222 00	5,100 00
108	Mechanicks Nat'l Bank, Newburyport,	—	540 00	—
1226	Merchants Nat'l Bank, Newburyport,	24,520	28,198 00	24,520 00
112	Ocean N'l B'k, Newburyport, .	5,600	5,936 00	5,600 00
23	Warren Nat'l Bank, Peabody,	2,300	2,668 00	2,300 00
		\$491,233	\$733,917 00	\$513,233 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$19,000	\$20,187 00	\$19,000 00
Albany & Susquehanna R.R. 7s, .	52,000	56,810 00	52,000 00
Boston & Lowell R.R. 4s, . . .	100,000	106,625 00	100,000 00
Boston & Maine R.R. 4½s, . . .	85,000	106,250 00	85,000 00
Chic., Burlington & Quincy R.R. 3½s,	75,000	74,625 00	75,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	25,750 00	25,000 00
Concord & Montreal R.R. 4s, . .	25,000	27,000 00	25,000 00
Dexter & Piscataquis R.R. 4s, .	15,000	16,500 00	15,000 00

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$40,000	\$43,300 00	\$40,000 00
Fitchburg R.R. 4s,	155,000	162,312 00	155,000 00
Illinois Central R.R. 3s,	75,000	63,750 00	67,125 00
Illinois Central R.R. 3½s,	100,000	99,000 00	100,000 00
Maine Central R.R. 4s,	24,000	25,020 00	24,000 00
Maine Central and European & North American R.R. 4s,	15,000	16,350 00	15,000 00
Minnesota & Iowa R.R. 3½s,	70,000	70,000 00	70,000 00
New York & New England R.R. 7s, New York Central & Hudson River R.R. 7s,	71,000 10,000	75,437 00 10,000 00	71,000 00 10,000 00
Norwich & Worcester R.R. 4s,	50,000	54,875 00	50,000 00
Old Colony R.R. 4s,	135,000	150,412 00	135,000 00
Penobscot Shore Line R.R. 4s,	100,000	106,000 00	100,000 00
Portland & Ogdensburg R.R. 3½s,	100,000	100,250 00	100,000 00
Upper Coos R.R. 4s,	25,000	26,750 00	25,000 00
Watertown & Rome R.R. 6s,	12,000	14,100 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s, \$1,418,000	40,000	43,800 00 \$1,495,103 00	40,000 00 \$1,410,125 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,344 69	2½ per cent.	\$1,043,800 00	4 per cent.	\$888,690 00	5 per cent.
17,348 06	3½ " "	511,100 00	4½ " "	50,000 00	5½ " "
32,206 71	3½ " "	655,900 00	4½ " "	29,060 00	5½ " "
10,000 00	3½ " "	50,000 00	4½ " "	40,389 00	6 " "
125,000 00	3½ " "				

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	19,500 00
Assessed value of the same,	19,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	154,946 46
Assessed value of the same,	225,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 466	
Aggregate amount of the same,	462,256 00
Total number of loans upon real estate,	520
Amount of investments from which no income is received,	8,213 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	292,977 03
Times for the dividends fixed by the by-laws: third Wednesday of April and October; payable on fourth Wednesday of April and October.	

Institution for Savings in Newburyport, etc. — Concluded.

Rate and amount of each semi-annual dividend	} 1½ per cent., \$110,765 60	} \$221,892 04
during the year ending Oct. 31, 1902, . . .	} 1½ per cent., 111,126 44	
Number of accounts opened during the year ending Oct. 31, 1902, . . .	1,096	
Number of accounts closed during the year ending Oct. 31, 1902, . . .	977	
Total number of open accounts Oct. 31, 1902,	12,957	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		9,613 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		615,373 47
Number of same,	7,032	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		743,311 30
Number of same,	8,140	
Date of examination by commissioner: October 10.		

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 49.

JOHN D. WILLIAMS, *President.*

ROBERT G. MOLINEUX, *Treasurer.*

ROBERT G. MOLINEUX, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN D. WILLIAMS,

CHARLES G. SMITH,

ATHERTON T. BROWN,

JAMES A. HOUSTON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$727,000 00	Deposits,	\$8,566,787 66
Loans on public funds, . . .	1,760 00	Guaranty fund, . .	389,500 00
Bank stock, as per schedule, .	123,900 00	Interest account, .	39,656 36
Railroad bonds, as per schedule,	1,429,995 10	Profit and loss ac-	
Boston Terminal Co. bonds, .	150,000 00	count,	12,126 34
Real estate (for banking pur-			
poses),	152,888 72		
Real estate by foreclosure, .	40,000 00		
Loans on real estate,	3,976,260 82		
Loans on personal security, .	1,934,550 00		
Loans to counties, cities or towns			
(notes),	144,500 00		
Deposits in banks, on interest, .	304,685 44		
Cash on hand,	22,530 28		
	\$9,008,070 36		\$9,008,070 36

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$31,052 10
National Rockland Bank, Boston,	88,917 25
Second National Bank, Boston,	8,577 67
National Suffolk Bank, Boston,	176,138 42

Institution for Savings in Roxbury and its Vicinity — Continued.

Loans on Public Funds, amount on each : —

\$2,000 City of Lowell, Mass., 4s,	\$1,460 00
1,000 City of Newton, Mass., 4s,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hillsborough, N. H., 4s, .	\$40,000	\$40,200 00	\$40,000 00
City of Boston, Mass., 4s,	156,000	165,317 50	156,000 00
of Chelsea, Mass., 4s,	50,000	51,500 00	50,000 00
of Fall River, Mass., 4s,	16,000	17,080 00	16,000 00
of Fitchburg, Mass., 4s,	100,000	106,000 00	100,000 00
of Indianapolis, Ind., 4s,	25,000	27,500 00	25,000 00
of Lynn, Mass, 4s,	137,000	139,750 00	137,000 00
of Medford, Mass., 4s,	35,000	37,240 00	35,000 00
of Rutland, Vt., 4s,	50,000	55,250 00	50,000 00
of Waterbury, Conn., 4s,	25,000	26,625 00	25,000 00
Town of Arlington, Mass., 4s, . .	45,000	49,725 00	45,000 00
of Billerica, Mass., 4s,	29,000	31,465 00	29,000 00
of Reading, Mass., 4s,	19,000	20,662 50	19,000 00
	\$727,000	\$768,315 00	\$727,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,500 00	\$5,000 00
60	Atlas National Bank, Boston, .	6,000	6,900 00	6,000 00
200	First National Bank, Boston, .	20,000	35,400 00	20,000 00
15	N'l B'k of Commerce, Boston,	1,500	2,250 00	1,500 00
8	N'l B'k of Redemption, Boston,	800	1,360 00	800 00
21	N'l B'k of the Republic, Boston,	2,100	3,360 00	2,100 00
173	Nat'l Rockland Bank, Boston, .	17,300	26,988 00	17,300 00
400	National Suffolk Bank, Boston,	40,000	53,200 00	40,000 00
210	Peoples National B'k, Boston,	21,000	25,200 00	21,000 00
55	Second Nat'l Bank, Boston, .	5,500	10,395 00	5,500 00
39	State National Bank, Boston, .	3,900	5,928 00	3,900 00
6	Suffolk National Bank, Boston,	—	36 00	—
24	Third National Bank, Boston,	—	528 00	—
16	Tremont Nat'l Bank, Boston, .	800	80 00	800 00
510	Washington Nat'l B'k, Boston,	—	2,550 00	—
		\$123,900	\$180,675 00	\$123,900 00

Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$25,000 00	\$26,500 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	105,000 00	109,895 00	105,000 00
Boston & Maine R.R. 4½s, . . .	100,000 00	124,500 00	100,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	100,000 00	98,750 00	100,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	100,000 00	107,000 00	100,000 00
Cleveland & Pittsburgh R.R. 3½s,	50,000 00	51,000 00	50,000 00
Concord & Claremont R.R. 4½s,	50,000 00	54,750 00	50,000 00
Concord & Montreal R.R. 4s, . .	75,000 00	80,812 50	75,000 00
Danbury & Norwalk R.R. 5s, . .	25,000 00	30,000 00	25,000 00
Fitchburg R.R. 3½s, . . .	100,000 00	101,500 00	100,000 00
Fitchburg R.R. 4s, . . .	150,000 00	153,000 00	140,000 00
Illinois Central R.R. 3s, . . .	100,000 00	87,000 00	89,250 00
Illinois Central R.R. 3½s, . . .	100,000 00	98,500 00	100,000 00
Illinois Central R.R. 5s, . . .	45,745 10	45,745 10	45,745 10
Maine Central R.R. 4s, . . .	25,000 00	26,000 00	25,000 00
Manchester & Lawrence R.R. 4s,	50,000 00	54,000 00	50,000 00
Minnesota & Iowa R.R. 3½s, . .	50,000 00	50,500 00	50,000 00
New York, New Haven & Hart- ford R.R. 3½s, . . .	25,000 00	25,750 00	25,000 00
Old Colony R.R. 4s, . . .	100,000 00	110,200 00	100,000 00
Sullivan County R.R. 4s, . . .	25,000 00	27,000 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	50,000 00	55,000 00	50,000 00
	\$1,450,745 10	\$1,517,402 60	\$1,429,995 10

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$150,000	\$173,250 00	\$150,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$304,685 44	2 per cent.	\$150,000 00	3½ per cent.	\$922,625 00	4½ per cent.
12,500 00	3 "	20,000 00	3½ "	24,500 00	4½ "
164,000 00	3½ "	2,284,950 00	4 "	1,787,470 82	5 "
18,000 00	3½ "	80,000 00	4½ "	50,000 00	5½ "
136,000 00	3½ "	225,000 00	4½ "	44,050 00	5½ "
90,000 00	3½ "	25,000 00	4½ "	22,975 00	6 "

Institution for Savings in Roxbury and its Vicinity — Concluded.

Amount invested in real estate for banking purposes,	\$152,888 72
Estimated value of the same,	150,000 00
Assessed value of the same,	150,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	40,000 00
Assessed value of the same,	56,350 00
Number of loans which are of an amount not exceeding \$3,000 each, 477	
Aggregate amount of the same,	835,942 00
Total number of loans upon real estate,	888
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	351,457 22
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the following day.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$115,916 52 } during the year ending Oct. 31, 1902, { 2 per cent., 158,628 00 }	274,544 52
Number of accounts opened during the year ending Oct. 31, 1902,	3,790
Number of accounts closed during the year ending Oct. 31, 1902,	2,215
Total number of open accounts Oct. 31, 1902,	21,424
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	19,606 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,668,412 19
Number of same,	27,019
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,432,952 21
Number of same,	20,785
Date of examination by commissioner: March 17.	

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 25.

JOSEPH ROSS, *President.*

DANIEL SAFFORD, *Treasurer.*

DANIEL SAFFORD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL SAFFORD,

THOMAS H. LORD,

THEODORE F. COGSWELL,

CHARLES A. SAYWARD,

JOHN A. BLAKE.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; also Saturdays, 3 to 5 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$145,664 41	Deposits,	\$767,003 60
Bank stock, as per schedule, .	43,466 00	Guaranty fund, .	25,325 00
Loan on bank stock,	130 00	Interest account, .	5,788 14
Railroad bonds, as per schedule,	173,787 50		
Real estate by foreclosure, .	5,844 39		
Loans on real estate,	378,321 14		
Loans on personal security, .	8,579 00		
Loans to counties, cities or towns			
(notes),	21,100 00		
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	19,659 49		
Cash on hand,	1,364 81		
	\$798,116 74		\$798,116 74

Cash on Deposit in Banks, amount in each : —

Fourth National Bank, Boston,	\$2,257 54
First National Bank, Ipswich,	6,231 62
First National Bank, Salem,	4,360 12
Merchants National Bank, Salem,	6,810 21

Loan on Bank Stock : —

2 shares First National Bank, Salem,	\$130 00*
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* This loan has since been reduced within the legal limit.

Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Coos, N. H., 4s, . .	\$10,000	\$10,025 00	\$10,000 00
City of Allegheny, Pa., 3½s, . .	20,000	20,025 00	20,158 00
of Barre, Vt., 3½s, . .	10,000	10,250 00	10,000 00
of Boston, Mass., 4s, . .	10,000	11,000 00	10,000 00
of Central Falls, R. I., 4s, . .	3,000	3,105 00	3,000 00
of Dubuque, Iowa, 3½s, . .	5,000	5,025 00	5,000 00
of East Saginaw, Mich., 4½s, . .	5,000	5,012 50	5,000 00
of Everett, Mass., 4s, . .	1,500	1,500 00	1,500 00
of Haverhill, Mass., 4s, . .	15,000	15,168 75	15,000 00
of Indianapolis, Ind., 3½s, . .	5,000	5,006 25	5,000 00
of Lewiston, Me., 5s, . .	2,000	2,150 00	2,000 00
of Lynn, Mass., 4s, . .	5,000	5,250 00	5,000 00
of Milwaukee, Wis., 3½s, . .	10,000	10,100 00	10,000 00
of Saginaw, Mich., 3½s, . .	7,400	7,400 00	7,503 91
of Salem, Mass., 4s, . .	8,000	8,720 00	8,000 00
of Waterbury, Conn., 4s, . .	1,000	1,002 50	1,000 00
of Willimantic, Conn., 4s, . .	5,000	5,050 00	5,000 00
Town of Dedham, Mass., 3½s, . .	15,000	15,502 50	15,502 50
of Peabody, Mass., 3½s, . .	7,000	7,070 00	7,000 00
	\$144,900	\$148,362 50	\$145,664 41

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l Bank, Boston,	\$161	\$42 00	\$161 00
18	Eliot National Bank, Boston, .	1,800	2,988 00	1,800 00
12	Freemans N'l Bank, Boston, .	1,200	1,320 00	1,200 00
36	Merchants Nat'l Bank, Boston,	3,600	6,876 00	3,600 00
4	N'l B'k of Commerce, Boston,	400	600 00	400 00
30	N'l B'k of Redemption, Boston,	3,000	5,100 00	3,000 00
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	2,500 00
24	National Union Bank, Boston,	2,400	4,080 00	2,400 00
40	New England N'l B'k, Boston,	4,000	6,280 00	4,000 00
4	Second National Bank, Boston,	400	756 00	400 00
5	Tremont Nat'l Bank, Boston, .	250	25 00	250 00
23	Gloucester N'l B'k, Gloucester,	2,300	3,105 00	2,300 00
26	First National Bank, Ipswich,	2,600	2,600 00	2,600 00
8	N'l Grand Bank, Marblehead, .	800	880 00	800 00
12	Asiatic National Bank, Salem,	1,200	1,224 00	1,200 00
43	First National Bank, Salem, .	4,300	3,010 00	4,300 00
19	Mercantile N'l Bank, Salem, .	1,900	1,919 00	1,900 00

Ipswich Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Merchants Nat'l Bank, Salem,	\$6,100	\$8,052 00	\$6,100 00
13	Nat'l Exchange Bank, Salem, .	455	65 00	455 00
27	Naumkeag N'l Bank, Salem, .	2,700	3,456 00	2,700 00
14	Salem National Bank, Salem, .	1,400	1,330 00	1,400 00
		\$43,466	\$57,708 00	\$43,466 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$10,000	\$10,950 00	\$10,000 00
Boston & Lowell R.R. 4s, .	10,000	10,125 00	10,000 00
Boston & Lowell R.R. 4½s, .	1,000	1,002 50	1,000 00
Boyer Valley R.R. 3½s, .	5,000	5,050 00	5,137 50
Chic., Burlington & Quincy R.R. 3½s, .	20,000	19,800 00	20,600 00
Concord & Montreal R.R. 4s, .	15,000	16,162 50	15,000 00
Fitchburg R.R. 5s, .	4,000	4,000 00	4,000 00
Illinois Central R.R. 3s, .	31,000	22,620 00	27,625 00
Illinois Central R.R. 3½s, .	30,000	29,550 00	30,287 50
Maine Central R.R. 4½s, .	25,000	27,125 00	25,000 00
Minnesota & Iowa R.R. 3½s, .	5,000	5,050 00	5,137 50
Old Colony R.R. 4s, .	20,000	22,400 00	20,000 00
	\$176,000	\$173,835 00	\$173,787 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,041 83	2 per cent.	\$4,054 00	4 per cent.	\$41,405 00	5½ per cent.
6,617 66	2½ “	175,460 00	5 “	167,811 14	6 “
19,600 00	3¾ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$5,844 39
 Assessed value of the same, 6,200 00
 Number of loans which are of an amount not exceeding \$3,000 each, 386
 Aggregate amount of the same, 263,055 14
 Total number of loans upon real estate, 377
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1902, 35,422 21
 Times for the dividends fixed by the by-laws: fourth Wednesday in
 January and July; payable on same days.

Ipswich Savings Bank — Concluded.

Rate and amount of each semi-annual dividend	{ 2 per cent., \$13,758 24 }	\$28,031 40
during the year ending Oct. 31, 1902,	{ 2 per cent., 14,273 16 }	
Number of accounts opened during the year ending Oct. 31, 1902,	347	
Number of accounts closed during the year ending Oct. 31, 1902,	191	
Total number of open accounts Oct. 31, 1902,	2,517	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		2,233 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		127,744 94
Number of same,	2,035	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		105,362 54
Number of same,	1,436	
Date of examination by commissioner: January 14.		

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 23.

ROBERT H. TEWKSBURY, *President.*

LEWIS A. FOYE, *Treasurer.*

LEWIS A. FOYE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT H. TEWKSBURY,

WILLIAM T. McALPINE,

JOHN R. POOR,

ALVIN E. MACK,

LEWIS G. HOLT.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$378,000 00	Deposits,	\$2,345,082 19
Bank stock, as per schedule, .	42,360 00	Guaranty fund, .	63,000 00
Loans on bank stock,	21,480 00	Interest account, .	41,664 57
Railroad bonds, as per schedule,	338,200 00	Profit and loss account,	12,355 65
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	1,373,858 00		
Loans on personal security, . .	242,465 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	26,438 30		
Expense account,	2,194 21		
Cash on hand,	4,006 90		
	\$2,462,102 41		\$2,462,102 41

Cash on Deposit in Banks, amount in each:—

Merchants National Bank, Boston,	\$9,588 50
Arlington National Bank, Lawrence,	16,849 80

Loans on Bank Stock, amount on each:—

10 shares Lawrence National Bank, Lawrence,	} \$1,300 00
4 shares Monument National Bank, Charlestown,	
21 shares Bay State National Bank, Lawrence,	} 7,000 00
80 shares Methuen National Bank, Methuen,	
150 shares Arlington National Bank, Lawrence,	12,800 00
5 shares Pacific National Bank, Lawrence,	380 00

Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$5,000	\$5,450 00	\$5,000 00
County of Aroostook, Me., 4½s,	20,000	22,000 00	20,000 00
of Rockingham, N. H., 4s,	3,000	3,255 00	3,000 00
City of Akron, Ohio, 5s,	18,000	18,750 00	18,000 00
of Bay City, Mich., 4s,	10,000	10,250 00	10,000 00
of Belfast, Me., 4s,	15,000	16,275 00	15,000 00
of Boston, Mass., 3½s,	20,000	20,850 00	20,000 00
of Boston, Mass., 4s,	11,000	11,682 00	11,000 00
of Bridgeport, Conn., 4s,	5,000	5,475 00	5,000 00
of Brockton, Mass., 3½s,	6,000	6,000 00	6,000 00
of Chelsea, Mass., 4s,	10,000	10,200 00	10,000 00
of Chicago, Ill., 4s,	16,000	16,932 00	16,000 00
of Concord, N. H., 4s,	5,000	5,500 00	5,000 00
of Dover, N. H., 4s,	2,000	2,085 00	2,000 00
of Fall River, Mass., 3½s,	15,000	15,225 00	15,000 00
of Fall River, Mass., 4s,	20,000	20,300 00	20,000 00
of Fall River, Mass., 6s,	2,000	2,075 00	2,000 00
of Fort Wayne, Ind., 3½s,	20,000	20,400 00	20,000 00
of Grand Rapids, Mich., 4½s,	6,000	6,382 00	6,000 00
of Keene, N. H., 4s,	6,000	6,412 00	6,000 00
of Lawrence, Mass., 4s,	2,000	2,020 00	2,000 00
of Lowell, Mass., 4s,	2,000	2,000 00	2,000 00
of Medford, Mass., 4s,	7,000	7,735 00	7,000 00
of Minneapolis, Minn., 4s,	1,000	1,087 00	1,000 00
of Minneapolis, Minn., 4½s,	10,000	11,075 00	10,000 00
of Nashua, N. H., 4s,	5,000	5,362 00	5,000 00
of New Britain, Conn., 4s,	10,000	11,125 00	10,000 00
of New London, Conn., 4s,	5,000	5,537 00	5,000 00
of Pittsfield, Mass., 4s,	10,000	10,100 00	10,000 00
of Portsmouth, N. H., 4s,	15,000	15,412 00	15,000 00
of Quincy, Mass., 4s,	5,000	5,447 00	5,000 00
of Rockford, Ill., 4½s,	7,000	7,350 00	7,000 00
of Rutland, Vt., 4s,	5,000	5,337 00	5,000 00
of Saginaw, Mich., 4½s,	5,000	5,075 00	5,000 00
of Somersworth, N. H., 4s,	10,000	10,362 00	10,000 00
of Terre Haute, Ind., 4s,	20,000	21,450 00	20,000 00
of Waltham, Mass., 4s,	1,000	1,100 00	1,000 00
Town of Attleborough, Mass., 3½s,	10,000	10,425 00	10,000 00
of Beverly, Mass., 4s,	9,000	9,742 00	9,000 00
of Danvers, Mass., 4s,	3,000	3,187 00	3,000 00
of Lincoln, R. I., 4s,	10,000	10,112 00	10,000 00
of Stoneham, Mass., 4s,	2,000	2,210 00	2,000 00
of Wakefield, Mass., 4s,	9,000	9,142 00	9,000 00
	\$378,000	\$397,890 00	\$378,000 00

Lawrence Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	\$2,300 00	\$2,000 00
20	Blackstone N'l Bank, Boston, .	460	120 00	60 00
55	Central Nat'l Bank, Boston, .	5,500	6,875 00	5,500 00
16	First Ward N'l Bank, Boston, .	1,600	2,560 00	1,600 00
95	Fourth National Bank, Boston, .	9,500	12,350 00	9,500 00
20	Merchants N'l Bank, Boston, .	2,000	3,820 00	2,000 00
27	N'l B'k of Commerce, Boston, .	2,700	4,050 00	2,700 00
10	National City Bank, Boston, .	—	10 00	—
14	Nat'l Shawmut Bank, Boston, .	1,400	3,290 00	1,400 00
59	Nat'l Webster Bank, Boston, .	5,900	6,962 00	5,900 00
75	State National Bank, Boston, .	7,500	11,400 00	7,500 00
29	Third National Bank, Boston, .	—	638 00	—
20	Tremont Nat'l Bank, Boston, .	1,000	100 00	200 00
20	Arlington N'l B'k, Lawrence, .	2,000	2,300 00	2,000 00
20	Lawrence N'l B'k, Lawrence, .	2,000	2,300 00	2,000 00
		\$43,560	\$59,075 00	\$42,360 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,187 00	\$50,000 00
Boston & Maine R.R. 3½s, . . .	20,000	20,450 00	20,000 00
Boston & Maine R.R. 4s, . . .	30,000	31,850 00	30,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,375 00	25,000 00
Boston, Winthrop & Shore R.R. 5s, . . .	15,000	15,900 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	15,000	14,925 00	15,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	10,000	10,825 00	10,000 00
Chic., Burlington & Quincy R.R. 7s, . . .	2,000	2,040 00	2,000 00
Cleveland & Pittsburgh R.R. 3½s, . . .	25,000	25,562 00	25,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,800 00	10,000 00
Erie & Pittsburgh R.R. 3½s, . . .	10,000	10,225 00	10,000 00
Fitchburg R.R. 3½s, . . .	10,000	10,225 00	10,000 00
Fitchburg R.R. 4s, . . .	5,000	5,525 00	5,000 00
Illinois Central R.R. 3s, . . .	40,000	35,400 00	36,200 00
Maine Central R.R. 4s, . . .	15,000	16,062 00	15,000 00
New York & New England R.R. 6s, . . .	3,000	3,150 00	3,000 00
New York & New England R.R. 7s, . . .	7,000	7,455 00	7,000 00
Old Colony R.R. 4½s, . . .	20,000	20,300 00	20,000 00
Portland & Ogdensburg R.R. 3½s, . . .	25,000	25,125 00	25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	5,000	6,112 00	5,000 00
	\$342,000	\$354,493 00	\$338,200 00

Lawrence Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,588 50	2 per cent.	\$222,000 00	4½ per cent.	\$1,700 00	6½ per cent.
16,849 80	3 “	1,253,468 00	5 “	800 00	7 “
3,000 00	4 “	25,000 00	5½ “		
35,000 00	4½ “	96,935 00	6 “		

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	38,000 00
Assessed value of the same,	26,875 00
Net income received from same during year ending Oct. 31, 1902, . . .	431 23
Number of loans which are of an amount not exceeding \$3,000 each, 419	
Aggregate amount of the same,	598,160 00
Total number of loans upon real estate,	526
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	105,091 50
Times for the dividends fixed by the by-laws; January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$38,612 53 } during the year ending Oct. 31, 1902, { 2 per cent., 40,447 49 }	79,060 02
Number of accounts opened during the year ending Oct. 31, 1902, . . .	2,405
Number of accounts closed during the year ending Oct. 31, 1902, . . .	1,686
Total number of open accounts Oct. 31, 1902,	5,965
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,506 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	981,731 33
Number of same,	11,834
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	749,376 91
Number of same,	4,946
Date of examination by commissioner: April 17.	

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Present number of corporators, 47.

C. C. HOLCOMBE, *President.*

JOHN L. KILBON, *Treasurer.*

JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. C. HOLCOMBE,

DE WITT S. SMITH,

GEORGE K. BAIRD.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M. ; Saturdays,
9 A.M. to 12.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$5,000 00	Deposits, . . .	\$977,974 97
Bank stock, as per schedule, .	139,100 00	Guaranty fund, .	45,000 00
Loans on bank stock, . . .	3,500 00	Profit and loss ac-	
Railroad bonds, as per schedule,	291,500 00	count, . . .	18,744 90
Boston Terminal Co. bonds, .	77,900 00		
Real estate by foreclosure, .	12,064 31		
Loans on real estate, . . .	280,565 00		
Loans on personal security, .	141,290 00		
Loans to counties, cities or towns			
(notes),	27,200 00		
Loans on depositors' books, .	175 00		
Deposits in banks, on interest, .	53,819 06		
Deposits in banks, not on interest,	9,098 65		
Cash on hand,	507 85		
	\$1,041,719 87		\$1,041,719 87

Cash on Deposit in Banks, amount in each :—

Old Colony Trust Company, Boston,	\$8,219 97
Lee National Bank, Lee,	24,098 65
Pynchon National Bank, Springfield,	1,059 78
Springfield National Bank, Springfield,	9,821 37
Springfield Safe Deposit and Trust Company, Springfield,	8,901 61
Berkshire Loan and Trust Company, Pittsfield,	10,816 33

Lee Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

25 shares First National Bank, Adams,	}	\$3,200 00
20 shares Berkshire National Bank, North Adams,		
5 shares Lee National Bank, Lee,		300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$5,000	\$5,287 50	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	First National Bank, Adams, .	\$6,000	\$7,200 00	\$7,000 00
40	First National Bank, Amherst,	4,000	6,000 00	5,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,300 00	1,000 00
30	Atlas National Bank, Boston, .	3,000	3,450 00	3,000 00
30	Continental N'l Bank, Boston,	—	150 00	—
100	First National Bank, Boston, .	10,000	17,700 00	10,000 00
60	N'l B'k of Commerce, Boston,	6,000	9,000 00	6,000 00
50	N'l B'k of Redemption, Boston,	5,000	8,500 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,800 00	3,000 00
26	Nat'l Webster Bank, Boston, .	2,600	3,068 00	2,600 00
40	State National Bank, Boston, .	4,000	6,080 00	4,200 00
30	Winthrop Nat'l Bank, Boston,	3,000	5,100 00	3,000 00
30	City N'l B'k, Bridgeport, Conn.,	3,000	4,500 00	3,000 00
40	Birmingham National Bank, Derby, Conn.,	4,000	6,800 00	4,000 00
20	National Mahaiwe Bank, Great Barrington,	2,000	2,900 00	2,500 00
100	Lee National Bank, Lee, . . .	10,000	16,500 00	10,150 00
70	Adams N'l B'k, North Adams,	7,000	8,260 00	7,000 00
20	Agricultural N'l B'k, Pittsfield,	2,000	4,900 00	5,250 00
90	Pittsfield Nat'l Bank, Pittsfield,	9,000	11,250 00	11,000 00
40	Berkshire Loan and Trust Co., Pittsfield,	4,000	5,000 00	4,000 00
24	Agawam N'l B'k, Springfield,	2,400	2,160 00	2,400 00
65	Chicopee N'l B'k, Springfield,	6,500	9,750 00	9,400 00
45	First Nat'l Bank, Springfield, .	4,500	4,725 00	4,800 00
30	Second Nat'l Bank, Springfield,	3,000	3,900 00	3,000 00
40	Springfield N'l B'k, Springfield,	4,000	7,400 00	5,200 00
10	Third Nat'l Bank, Springfield,	1,000	2,200 00	2,100 00
50	Springfield Safe Deposit and Trust Co., Springfield, . . .	5,000	8,500 00	7,500 00
75	Housatonic National Bank, Stockbridge,	7,500	11,250 00	8,000 00
		\$122,500	\$182,343 00	\$139,100 00

Lee Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$10,625 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	25,000	26,250 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s, .	20,000	19,800 00	20,000 00
Chic., Burlington & Quincy R.R. 4s, .	25,000	26,750 00	25,000 00
Concord & Montreal R.R. 4s, . . .	20,000	21,600 00	20,000 00
Fitchburg R.R. 3½s,	10,000	10,150 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,500 00	5,500 00
Illinois Central R.R. 3½s,	30,000	29,700 00	30,000 00
Illinois Central R.R. 4s,	25,000	27,625 00	25,000 00
Maine Central R.R. 7s,	10,000	12,750 00	10,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	15,000	18,450 00	18,000 00
New York, Lackawanna & Western R.R. 6s,	10,000	13,200 00	13,000 00
New York & New England R.R. 7s, .	10,000	10,600 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,200 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	20,000	22,800 00	20,000 00
Old Colony R.R. 4s,	25,000	28,125 00	25,000 00
Western Pennsylvania R.R. 4s, . .	15,000	16,350 00	15,000 00
	\$285,000	\$310,475 00	\$291,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$70,000	\$80,850 00	\$77,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,219 97	2½ per cent.	\$21,059 78	4 per cent.	\$379,180 00	5 per cent.
8,901 61	3 “	5,500 00	4½ “	47,050 00	6 “
20,637 70	3½ “	1,000 00	4½ “		

Lee Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,064 31
Assessed value of the same,	12,585 00
Net income received from same during year ending Oct. 31, 1902, . . .	390 01
Number of loans, which are of an amount not exceeding \$3,000 each, 211	
Aggregate amount of the same,	175,845 00
Total number of loans upon real estate, 208	
Amount of investments from which no income is received,	2,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	47,793 06
Times for the dividends fixed by the by-laws: May 31 and November 30; payable June 1 and December 1.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$15,859 24 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 16,086 76 }	31,946 00
Number of accounts opened during the year ending Oct. 31, 1902, . . .	383
Number of accounts closed during the year ending Oct. 31, 1902, . . .	262
Total number of open accounts Oct. 31, 1902,	2,723
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	4,593 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	153,606 52
Number of same,	2,320
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	150,067 02
Number of same,	1,647
Date of examination by commissioner: July 23.	

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 33.

JULIUS O. MURDOCK, *President.*

PARKMAN T. DENNY, *Treasurer.*

HERBERT E. CURRIER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THEODORE E. WOODCOCK,

ALONZO B. DAVIDSON,

EVERETT CARLETON,

CHANNING SMITH,

CHARLES A. DENNY,

JULIUS O. MURDOCK,

JAMES J. KNIGHT.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$212,400 00	Deposits,	\$704,945 57
Bank stock, as per schedule, .	33,250 00	Guaranty fund, .	31,012 09
Loans on bank stock, . . .	3,350 00	Interest account, .	16,009 71
Railroad bonds, as per schedule,	146,525 00		
Loan on railroad stock, . . .	6,000 00		
Loans on real estate, . . .	241,506 07		
Loans on personal security, .	44,845 56		
Loans to counties, cities or towns			
(notes),	38,000 00		
Deposit in bank, on interest, .	17,570 68		
Expense account,	544 71		
Premium account,	7,975 35		
	\$751,967 37		\$751,967 37

Cash on Deposit in Bank : —

Leicester National Bank, Leicester, \$17,570 68

Loans on Bank Stock, amount on each : —

30 shares Leicester National Bank, Leicester, \$1,500 00
 12 shares Leicester National Bank, Leicester, 750 00
 12 shares Leicester National Bank, Leicester, 1,000 00
 1 share Leicester National Bank, Leicester, 100 00

Loan on Railroad Stock : —

32 shares Boston & Albany R.R., \$6,000 00

Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . .	\$15,000	\$15,900 00	\$15,000 00
of Columbus, Ohio, 4s, . .	10,000	10,400 00	10,000 00*
of Dayton, Ohio, 4s, . .	5,000	5,050 00	5,000 00
of Kansas City, Mo., 4½s, . .	8,000	8,880 00	8,000 00
of Lawrence, Mass., 4s, . .	10,000	10,075 00	10,000 00
of Lowell, Mass., 4s, . .	10,000	10,550 00	10,000 00
of Lynn, Mass., 4s, . .	9,000	9,877 50	9,000 00
of Middletown, Conn., 3½s, . .	15,000	15,375 00	15,000 00
of New Britain, Conn., 4s, . .	5,000	5,150 00	5,000 00
of Saginaw, Mich., 3½s, . .	7,400	7,446 25	7,400 00
of Saginaw, Mich., 4s, . .	10,000	10,787 50	10,000 00
of Waltham, Mass., 4s, . .	12,000	12,645 00	12,000 00
of Worcester, Mass., 4½s, . .	4,000	4,060 00	4,000 00
Town of Braintree, Mass., 4s, . .	5,000	5,475 00	5,000 00
of Clinton, Mass., 4s, . .	1,000	1,082 50	1,000 00
of Gt. Barrington, Mass., 4s, . .	5,000	5,500 00	5,000 00
of Holbrook, Mass., 4s, . .	10,000	10,800 00	10,000 00
of Leicester, Mass., 4s, . .	9,000	9,575 00	9,000 00
of No. Attleborough, Mass., 4s, . .	5,000	5,500 00	5,000 00
of Orange, Mass., 4s, . .	18,000	19,002 50	18,000 00
of Randolph, Mass., 4s, . .	24,000	25,920 00	24,000 00
of Spencer, Mass., 4s, . .	5,000	5,325 00	5,000 00
of Westborough, Mass., 3½s, . .	10,000	10,325 00	10,000 00
	\$212,400	\$224,701 25	\$212,400 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Colonial National B'k, Boston,	\$1,000	\$1,500 00	\$1,500 00
10	Continental Nat'l B'k, Boston,	—	50 00	—
30	Eliot National Bank, Boston, .	3,000	4,980 00	3,600 00
41	Nat'l Shawmut Bank, Boston, .	4,100	9,635 00	6,150 00
20	National Webster B'k, Boston, .	2,000	2,360 00	2,000 00
54	State National Bank, Boston, .	5,400	8,208 00	6,075 00
92	Leicester N'l Bank, Leicester,	9,200	11,040 00	9,200 00
6	Millbury N'l Bank, Millbury, .	600	600 00	600 00
5	Oxford Nat'l Bank, Oxford, .	500	625 00	500 00
28	Central N'l Bank, Worcester, .	2,800	3,080 00	3,500 00
1	City National B'k, Worcester,	100	110 00	125 00
		\$28,700	\$42,188 00	\$33,250 00

Leicester Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany and Susquehanna R.R. 6s, .	\$5,000	\$5,350 00	\$5,000 00
Boston & Lowell R.R. 4s, . . .	7,000	7,137 50	7,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,400 00	20,000 00
Boston & Providence R.R. 4s, . .	5,000	5,375 00	5,000 00
Boyer Valley R.R. 3½s,	15,000	15,150 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,800 00	20,000 00
Cleveland & Pittsburgh R.R. 3½s, .	11,000	11,220 00	11,000 00
Eastern R.R. 6s,	3,000	3,240 00	3,000 00
Erie & Pittsburgh R.R. 3½s, . . .	3,000	3,030 00	3,000 00
Fitchburg R.R. 4s,	4,000	4,040 00	4,000 00
Illinois Central R.R. 3s,	5,000	4,350 00	4,525 00
Illinois Central R.R. 3½s,	20,000	19,700 00	20,000 00
Maine Central R.R. 4s,	4,000	4,180 00	4,000 00
New York, New Haven & Hartford R.R. 3½s,	15,000	15,450 00	15,000 00
Old Colony R.R. 4s,	5,000	5,600 00	5,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
	\$147,000	\$151,022 50	\$146,525 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,570 68	2 per cent.	\$50,200 00	4 per cent.	\$3,600 00	5½ per cent.
2,500 00	3½ “	36,100 00	4½ “	29,142 07	6 “
5,245 56	3½ “	206,914 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 209
 Aggregate amount of the same, \$201,019 07
 Total number of loans upon real estate, 207
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 30,754 99
 Times for the dividends fixed by the by-laws: June 1 and December 1;
 payable after June 1 and December 1.
 Rate and amount of each semi-annual dividend { 1½ per cent., \$11,779 80 } 23,726 90
 during the year ending Oct. 31, 1902, . { 1½ per cent., 11,947 10 }
 Number of accounts opened during the year ending Oct. 31, 1902, . 136
 Number of accounts closed during the year ending Oct. 31, 1902, . 146
 Total number of open accounts Oct. 31, 1902, 1,451

Leicester Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$1,745 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	59,848 68
Number of same,	691
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	75,073 55
Number of same,	822
Date of examination by commissioner: May 15.	

LENOX SAVINGS BANK — LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.*

EDWARD McDONALD, *Treasurer.*

MURRAY A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS POST,

HENRY A. BELDEN,

HENRY SEDGWICK,

WILLIAM D. CURTIS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,120 00	Deposits,	\$360,270 78
Bank stock, as per schedule, .	46,713 00	Guaranty fund, . .	5,609 14
Railroad bonds, as per schedule, .	35,000 00	Interest account, . .	3,330 66
Boston Terminal Co. bonds, . .	32,575 62	Profit and loss account,	1,240 89
Loans on real estate,	195,980 00		
Loans on personal security, . .	10,300 00		
Loans to counties, cities or towns (notes),	29,000 00		
Deposits in banks, on interest, .	18,413 40		
Deposit in bank, not on interest, .	1,115 95		
Expense account,	233 50		
	\$370,451 47		\$370,451 47

Cash on Deposit in Banks, amount in each : —

Lenox National Bank, Lenox,	\$1,115 95
Springfield National Bank, Springfield,	8,613 44
Springfield Safe Deposit and Trust Company, Springfield,	9,799 96

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$1,000	\$1,125 00	\$1,120 00

Lenox Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Lee National Bank, Lee, . . .	\$2,500	\$4,125 00	\$4,189 00
65	Lenox National Bank, Lenox, .	6,500	9,750 00	8,695 00
15	Palmer National B'k, Palmer, .	1,500	1,500 00	1,900 00
20	Agricultural N'l B'k, Pittsfield,	2,000	4,900 00	5,005 00
19	Pittsfield Nat'l Bank, Pittsfield,	1,900	2,375 00	2,980 00
10	Chapin Nat'l B'k, Springfield,	1,000	1,200 00	1,550 00
14	Chicopee N'l B'k, Springfield,	1,400	2,100 00	2,424 00
10	City National B'k, Springfield,	1,000	1,450 00	1,550 00
15	John Hancock National Bank, Springfield,	1,500	1,530 00	1,830 00
10	Second N'l Bank, Springfield,	1,000	1,300 00	1,550 00
20	Springfield N'l B'k, Springfield,	2,000	3,700 00	3,000 00
25	Springfield Safe Deposit and Trust Co., Springfield, . . .	2,500	3,750 00	3,750 00
24	Third Nat'l Bank, Springfield,	2,400	5,280 00	5,280 00
12	Housatonic National Bank, Stockbridge,	1,200	1,800 00	2,010 00
10	Mechanics N'l B'k, Worcester,	1,000	1,000 00	1,000 00
		\$29,400	\$45,760 00	\$46,713 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$10,000 00	\$10,000 00
Illinois Central R.R. 3½s,	25,000	25,000 00	25,000 00
	\$35,000	\$35,000 00	\$35,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$30,000	\$34,650 00	\$32,575 62

Lenox Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,413 40 29,000 00	3 per cent. 3½ "	\$170,175 00	5 per cent.	\$36,105 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	51	
Aggregate amount of the same,		\$57,580 00
Total number of loans upon real estate,	66	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		15,875 52
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable on same days.		
Rate and amount of each semi-annual dividend { 1½ per cent., \$5,634 10 } during the year ending Oct. 31, 1902, { 1½ per cent., 5,756 52 }		11,390 62
Number of accounts opened during the year ending Oct. 31, 1902,	203	
Number of accounts closed during the year ending Oct. 31, 1902,	122	
Total number of open accounts Oct. 31, 1902,	1,034	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		882 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		80,177 72
Number of same,	1,316	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		66,813 74
Number of same,	570	
Date of examination by commissioner: July 24.		

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 34.

JOSEPH G. TENNEY, *President.*

HAMILTON MAYO, *Treasurer.*

HAMILTON MAYO, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HAMILTON MAYO,

CLESSON KENNEY,

ARTHUR H. HALL,

DAVID C. NICKERSON,

MILTON H. BOSWORTH.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$228,000 00	Deposits,	\$1,742,430 98
Bank stock, as per schedule, .	32,224 00	Guaranty fund, .	80,000 00
Loans on bank stock,	6,500 00	Interest account, .	20,001 03
Railroad bonds, as per schedule,	116,500 00		
Loan on railroad stock,	800 00		
Real estate (for banking purposes),	29,137 94		
Loans on real estate,	839,781 06		
Loans on personal security, . .	272,610 00		
Loans to counties, cities or towns (notes),	243,500 00		
Loans on depositors' books, . .	110 00		
Deposits in banks, on interest, .	72,369 51		
Cash on hand,	899 50		
	<hr/> \$1,842,432 01		<hr/> \$1,842,432 01

Cash on Deposit in Banks, amount in each :—

Old Colony Trust Company, Boston,	\$728 16
Safety Fund National Bank, Fitchburg,	25,000 00
Leominster National Bank, Leominster,	46,641 35

Leominster Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

20 shares Leominster National Bank, Leominster,	\$2,000 00
10 shares Leominster National Bank, Leominster,	1,000 00
5 shares Leominster National Bank, Leominster,	500 00
20 shares Leominster National Bank, Leominster,	2,000 00
25 shares Central National Bank, Lynn,	1,000 00

Loan on Railroad Stock : —

5 shares Boston & Albany R.R.,	\$800 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s,	\$5,000	\$4,975 00	\$5,000 00
City of Brockton, Mass., 4s,	8,000	8,210 00	8,000 00
of Chicago, Ill., 4s,	25,000	29,000 00	25,000 00
of Dubuque, Iowa, 4s,	23,000	24,293 75	23,000 00
of Holyoke, Mass., 3½s,	20,000	20,400 00	20,000 00
of Indianapolis, Ind., 3½s,	10,000	10,000 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,165 00	10,000 00
of Malden, Mass., 3½s,	4,000	4,020 00	4,000 00
of Malden, Mass., 4s,	6,000	6,180 00	6,000 00
of Manchester, N. H., 4s,	10,000	10,712 50	10,000 00
of Marlborough, Mass., 4s,	10,000	10,512 50	10,000 00
of Meriden, Conn., 4s,	10,000	10,037 50	10,000 00
of Newton, Mass., 4s,	15,000	16,837 50	15,000 00
of Quincy, Mass., 4s,	10,000	10,500 00	10,000 00
of Troy, N. Y., 3½s,	10,000	10,225 00	10,000 00
of Woburn, Mass., 4s,	6,000	6,050 00	6,000 00
Town of Newmarket, N. H., 3½s,	10,000	10,275 00	10,000 00
of Peabody, Mass., 4s,	6,000	6,600 00	6,000 00
of Reading, Mass., 4s,	10,000	10,712 50	10,000 00
of Stoneham, Mass., 3½s,	20,000	20,675 00	20,000 00
	\$228,000	\$240,381 25	\$228,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Blackstone N'l Bank, Boston,	\$69	\$18 00	\$24 00
15	Boylston Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
27	Central National Bank, Boston,	2,700	3,375 00	2,700 00
20	Continental Nat'l B'k, Boston,	-	100 00	-
9	N'l B'k of Commerce, Boston,	900	1,350 00	900 00
50	Nat'l Webster Bank, Boston,	5,000	5,900 00	5,000 00

Leominster Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1	Winthrop Nat'l Bank, Boston,	\$100	\$170 00	\$100 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,000 00	6,000 00
150	Leominster National Bank,			
	Leominster,	15,000	18,000 00	15,000 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,400 00	1,000 00
		\$34,269	\$39,968 00	\$32,224 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$15,000	\$16,875 00	\$15,000 00
Boston & Maine R.R. 4½s,	1,000	1,250 00	1,000 00
Chic., Burlington & Quincy R.R. 7s,	31,000	31,465 00	31,000 00
Eastern R.R. 6s,	10,000	10,825 00	10,000 00
Fitchburg R.R. 4s,	10,000	10,225 00	9,500 00
Fitchburg R.R. 4½s,	6,000	6,600 00	6,000 00
Fitchburg R.R. 5s,	12,000	12,400 00	12,000 00
Maine Central R.R. 4s,	10,000	10,425 00	10,000 00
New York & New England R.R. 7s,	22,000	23,375 00	22,000 00
	\$117,000	\$123,440 00	\$116,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,369 51	2 per cent.	\$55,000 00	3½ per cent.	\$42,000 00	4½ per cent.
50,000 00	3.49 "	60,000 00	3¾ "	965,761 46	5 "
45,000 00	3½ "	83,400 00	4 "	4,750 00	5½ "
15,000 00	3¾ "	24,500 00	4¼ "	42,889 60	6 "

Amount invested in real estate for banking purposes, \$29,137 94
 Assessed value of the same, 18,500 00
 Number of loans which are of an amount not exceeding \$3,000 each, 514
 Aggregate amount of the same, 548,041 06
 Total number of loans upon real estate, 527
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 74,621 86
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable on same days.

Leominster Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$30,236 37	\$62,004 33
during the year ending Oct. 31, 1902, { 2 per cent., 31,767 96	
Number of accounts opened during the year ending Oct. 31, 1902, . 925	
Number of accounts closed during the year ending Oct. 31, 1902, . 578	
Total number of open accounts Oct. 31, 1902, 4,820	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,999 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	372,827 70
Number of same,	4,724
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	262,886 15
Number of same,	3,183
Date of examination by commissioner: May 24.	

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 30.

BRADLEY C. WHITCHER, *President.*

JAMES E. CRONE, *Treasurer.*

AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

BRADLEY C. WHITCHER,

WALTER WELLINGTON,

LEONARD A. SAVILLE,

EDWIN S. SPAULDING,

LYMAN LAWRENCE,

GEORGE W. SPAULDING.

Open for business Wednesdays, 3.30 to 6 P.M.; Saturdays, 3.30 to 7 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$47,000 00	Deposits,	\$502,197 26
Loan on public funds,	40,000 00	Guaranty fund,	23,500 00
Loan on bank stock,	7,500 00	Interest account,	2,412 58
Railroad bonds, as per schedule, . . .	61,000 00	Profit and loss account,	2,582 50
Boston Terminal Co. bonds,	20,000 00	Rents and expenses of bank building,	159 45
Real estate (for banking purposes),	6,557 52		
Real estate by foreclosure,	11,499 52		
Loans on real estate,	228,366 62		
Loans on personal security,	64,050 00		
Loans to counties, cities or towns (notes),	25,000 00		
Deposit in bank, on interest,	15,616 46		
Expense account,	65 90		
Premium account,	1,000 00		
Cash on hand,	3,195 77		
	<hr/> \$530,851 79		<hr/> \$530,851 79

Cash on Deposit in Bank : —

Fourth National Bank, Boston, \$15,616 46

Loan on Public Funds : —

\$5,000 Massachusetts 3½s,	}	\$40,000 00
13,000 City of Omaha, Neb., 4½s,		
5,000 City of Chicago, Ill., 4s,		
1,000 City of Pawtucket, R. I., 4s,		
19,000 City of Providence, R. I., 3s,		

Loan on Bank Stock : —

100 shares Fourth National Bank, Boston, \$7,500 00

Lexington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$5,000	\$5,000 00	\$5,000 00
County of Aroostook, Me., 4½s,	5,000	5,500 00	5,000 00
City of Concord, N. H., 4s,	5,000	5,518 75	5,000 00
of Malden, Mass., 4s,	2,000	2,107 50	2,000 00
of Milwaukee, Wis., 5s.,	5,000	5,187 50	5,000 00
of Newton, Mass., 4s,	15,000	17,137 50	15,000 00
Town of Lexington, Mass., 4s,	10,000	10,725 00	10,000 00
	\$47,000	\$51,176 25	\$47,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$11,000	\$11,606 25	\$11,000 00
Boston & Maine R.R. 4s,	5,000	5,606 25	5,000 00
Boston & Maine R.R. 4½s,	10,000	12,450 00	10,000 00
Chic., Burlington & Quincy R.R. 4s,	5,000	5,350 00	5,000 00
Concord & Montreal R.R. 4s,	5,000	5,387 50	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	5,000	5,662 50	5,000 00
Maine Central R.R. 4½s,	5,000	5,425 00	5,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,400 00	10,000 00
Old Colony R.R. 4s,	5,000	5,500 00	5,000 00
	\$61,000	\$68,387 50	\$61,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,616 46	2½ per cent.	\$9,500 00	4¾ per cent.	\$500 00	5½ per cent.
40,000 00	3¾ “	182,985 62	5 “	84,431 00	6 “
47,500 00	4 “				

Lexington Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$6,557 52
Estimated value of the same,	8,000 00
Assessed value of the same,	8,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	11,499 52
Assessed value of the same,	13,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 101	
Aggregate amount of the same,	150,461 62
Total number of loans upon real estate, 106	
Amount of investments from which no income is received,	7,156 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	23,171 04
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$8,047 53 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 8,221 85 }	16,269 38
Number of accounts opened during the year ending Oct. 31, 1902, . 194	
Number of accounts closed during the year ending Oct. 31, 1902, . 112	
Total number of open accounts Oct. 31, 1902, 1,742	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,211 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	92,827 86
Number of same, 1,747	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	87,471 23
Number of same, 1,175	
Date of examination by commissioner: January 15.	

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 53.

JOHN A. FAULKNER, *President.*

AUSTIN K. CHADWICK, *Treasurer.*

AUSTIN K. CHADWICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUSTIN K. CHADWICK,

GEORGE L. HOOPER,

WILLIAM F. WILDER,

ARTHUR STAPLES,

SAMUEL H. THOMPSON,

FRANK E. DUNBAR.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits,	\$2,794,411 38
Bank stock, as per schedule, .	119,824 00	Guaranty fund, . .	141,000 00
Loan on bank stock,	3,000 00	Profit and loss account,	49,592 51
Railroad bonds, as per schedule,	310,000 00	Premium account, .	20,345 79
Real estate (for banking purposes),	65,000 00		
Loans on real estate,	1,624,641 00		
Loans on personal security, . .	819,283 64		
Loans to counties, cities or towns (notes),	3,120 00		
Deposits in banks, on interest, .	32,224 13		
Suspense account,	501 36		
Cash on hand,	2,755 55		
	<u>\$3,005,349 68</u>		<u>\$3,005,349 68</u>

Cash on Deposit in Banks, amount in each : —

National Shawmut Bank, Boston,	\$4,100 92
Prescott National Bank, Lowell,	28,123 21

Loan on Bank Stock : —

6 shares Old Boston National Bank, Boston,	} \$3,000 00
1 share National Webster Bank, Boston,	
26 shares Prescott National Bank, Lowell,	
2 shares Appleton National Bank, Lowell,	

Lowell Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 3½s, .	\$25,000	\$26,250 00	\$25,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston, .	\$4,400	\$5,060 00	\$4,400 00
33	Blackstone Nat'l Bank, Boston, .	759	198 00	759 00
52	Boylston Nat'l Bank, Boston, .	5,200	5,720 00	5,200 00
5	Faneuil Hall N'l Bank, Boston, .	500	685 00	500 00
31	Freemans Nat'l Bank, Boston, .	3,100	3,410 00	3,100 00
40	Lincoln Nat'l Bank, Boston, .	400	200 00	400 00
10	Merchants Nat'l Bank, Boston, .	1,000	1,910 00	1,000 00
40	N'l Bank of Commerce, Boston, .	4,000	6,000 00	4,000 00
160	N'l B'k of Redemption, Boston, .	16,000	27,200 00	16,000 00
10	N'l B'k of the Republic, Boston, .	1,000	1,600 00	1,000 00
50	National City Bank, Boston, .	-	50 00	-
17	Nat'l Exchange Bank, Boston, .	1,700	2,584 00	1,700 00
126	Nat'l Shawmut Bank, Boston, .	12,600	29,610 00	18,900 00
64	Nat'l Suffolk Bank, Boston, .	6,400	8,512 00	8,000 00
40	National Union Bank, Boston, .	4,000	6,800 00	4,000 00
25	Second National Bank, Boston, .	2,500	4,725 00	2,500 00
32	State National Bank, Boston, .	3,200	4,864 00	3,200 00
61	Suffolk Nat'l Bank, Boston, .	-	366 00	-
35	Tremont Nat'l Bank, Boston, .	1,750	175 00	1,750 00
20	Washington N'l Bank, Boston, .	-	100 00	-
35	Merchants Nat'l Bank, Lowell, .	-	175 00	-
100	Old Lowell N'l Bank, Lowell, .	10,000	11,000 00	12,075 00
162	Prescott Nat'l Bank, Lowell, .	16,200	17,820 00	19,440 00
66	Union National Bank, Lowell, .	6,600	11,550 00	9,900 00
20	Wamesit Nat'l Bank, Lowell, .	2,000	2,040 00	2,000 00
		\$103,309	\$152,354 00	\$119,824 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s, .	\$25,000	\$26,875 00	\$25,000 00
Cleveland & Pittsburgh R.R. 3½s, .	75,000	77,250 00	75,000 00
Fitchburg R.R. 4s,	20,000	22,000 00	20,000 00

Lowell Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$25,000	\$26,875 00	\$25,000 00
Illinois Central R.R. 4s,	50,000	55,500 00	50,000 00
Maine Central R.R. 4½s,	15,000	16,200 00	15,000 00
Minnesota & Iowa R.R. 3½s,	25,000	25,375 00	25,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	51,750 00	50,000 00
Norwich & Worcester R.R. 4s,	25,000	27,500 00	25,000 00
	\$310,000	\$329,325 00	\$310,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,100 92	2 per cent.	\$548,814 50	4½ per cent.	\$25,000 00	5½ per cent.
28,123 21	2½ “	149,600 00	4¾ “	55,900 00	5½ “
241,120 00	4 “	1,067,560 14	5 “	103,550 00	6 “
258,500 00	4¼ “				

Amount invested in real estate for banking purposes,	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,420 00
Number of loans which are of an amount not exceeding \$3,000 each, 471	
Aggregate amount of the same,	566,405 14
Total number of loans upon real estate,	555
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	131,248 98
Times for the dividends fixed by the by-laws: first Saturday in January and July; payable Monday following.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$44,499 02 } during the year ending Oct. 31, 1902, { 1¾ per cent., 45,107 70 }	89,606 72
Number of accounts opened during the year ending Oct. 31, 1902,	2,859
Number of accounts closed during the year ending Oct. 31, 1902,	2,308
Total number of open accounts Oct. 31, 1902,	12,116
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	9,415 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	571,491 57
Number of same,	19,126
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	527,089 12
Number of same,	8,709
Date of examination by commissioner: March 20.	

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 37.

A. ST. JOHN CHAMBRÉ, *President.*

GEORGE J. CARNEY, *Treasurer.*

GEORGE J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE J. CARNEY,

CHARLES H. HOBSON,

JOHN J. COLTON,

JAMES W. B. SHAW,

FREDERICK TAYLOR.

Open for business every business day for deposits, 9 A.M. to 2 P.M. ; Saturdays, 7 to 9 P.M. ;
for payments, Tuesdays, Thursdays, Saturdays, 9 A.M to 2 P.M. ;
Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$500,000 00	Deposits,	\$5,011,770 54
Bank stock, as per schedule, .	106,700 00	Guaranty fund, .	277,518 05
Loans on bank stock,	3,700 00	Profit and loss account,	42,252 55
Real estate (for banking purposes),	20,334 06	Suspense account, .	1,424 61
Loans on real estate,	1,725,248 18	Real estate income account,	4,329 02
Loans on personal security, .	1,222,000 00		
Loans to counties, cities or towns (notes),	1,665,635 00		
Deposits in banks, on interest, .	77,066 92		
Reconstruction account, . . .	16,610 61		
	<u>\$5,337,294 77</u>		<u>\$5,337,294 77</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston,	\$1,000 00
Union National Bank, Lowell,	1,066 92
Wamesit National Bank, Lowell,	75,000 00

Loans on Bank Stock, amount on each :—

10 shares Prescott National Bank, Lowell,	} \$2,500 00
15 shares Union National Bank, Lowell,	
12 shares Prescott National Bank, Lowell,	
	1,200 00

Lowell Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$500,000	\$555,000 00	\$500,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
344	Merchants Nat'l Bank, Boston,	\$34,400	\$65,704 00	\$34,400 00
161	New England N'l B'k, Boston,	16,100	25,277 00	16,100 00
473	Second National Bank, Boston,	47,300	89,397 00	47,300 00
107	Merchants Nat'l Bank, Lowell,	—	535 00	—
89	Union National Bank, Lowell,	8,900	15,575 00	8,900 00
		\$106,700	\$196,488 00	\$106,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$180,066 92	2 per cent.	\$12,000 00	3 $\frac{1}{2}$ per cent.	\$256,500 00	4 $\frac{1}{2}$ per cent.
75,000 00	2 $\frac{1}{2}$ "	30,000 00	3 $\frac{3}{8}$ "	582,800 00	4 $\frac{1}{2}$ "
183,350 00	3 $\frac{1}{4}$ "	80,000 00	3 $\frac{3}{8}$ "	35,500 00	4 $\frac{3}{4}$ "
149,850 00	3 $\frac{1}{4}$ "	4,880 00	3 $\frac{1}{2}$ "	772,898 18	5 "
146,400 00	3 $\frac{3}{4}$ "	312,000 00	3 $\frac{7}{8}$ "	10,000 00	5 $\frac{1}{2}$ "
267,135 00	3 $\frac{3}{4}$ "	953,420 00	4 "	1,600 00	6 "
565,250 00	3 $\frac{1}{2}$ "	75,000 00	4 $\frac{1}{2}$ "		

Amount invested in real estate for banking purposes,	\$20,334 06
Estimated value of the same,	20,334 06
Assessed value of the same,	42,350 00
Net income received from same during year ending Oct. 31, 1902,	1,088 20
Number of loans which are of an amount not exceeding \$3,000 each, 165	
Aggregate amount of the same,	233,078 64
Total number of loans upon real estate,	262
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	205,416 77
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on the following Monday.	
Rate and amount of each semi-annual dividend { 1 $\frac{1}{2}$ per cent., \$76,692 63 } during the year ending Oct. 31, 1902, { 1 $\frac{1}{2}$ per cent., 74,093 48 }	150,786 11
Number of accounts opened during the year ending Oct. 31, 1902,	1,265
Number of accounts closed during the year ending Oct. 31, 1902,	1,622
Total number of open accounts Oct. 31, 1902,	12,024

Lowell Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$11,771 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902.	570,625 40
Number of same,	10,138
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	979,494 63
Number of same,	12,483
Date of examination by commissioner: March 31.	

LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 40.

A. S. PACKARD, *President*.

GEORGE A. BIRNIE, *Treasurer*.

GEORGE A. BIRNIE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

GEORGE D. GREEN,

W. S. COLWELL,

E. E. FULLER,

M. H. LYON,

A. S. PACKARD.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	\$1,100 00	Deposits,	\$177,020 08
Railroad bonds, as per schedule,	1,000 00	Guaranty fund,	2,404 34
Loans on real estate,	110,151 96	Interest account,	340 23
Loans on personal security,	22,982 11		
Loans to counties, cities or towns (notes),	3,000 00		
Deposits in banks, on interest,	40,373 12		
Expense account,	71 72		
Insurance account,	87 29		
Cash on hand,	998 45		
	\$179,764 65		\$179,764 65

Cash on Deposit in Banks, amount in each :—

Chapin National Bank, Springfield,	\$7,320 46
Chicopee National Bank, Springfield,	8,838 83
Pyncheon National Bank, Springfield,	1,341 29
Second National Bank, Springfield,	7,375 50
Springfield National Bank, Springfield,	8,673 79
Springfield Safe Deposit and Trust Company, Springfield,	6,823 25

Ludlow Savings Bank — Concluded.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke,	\$1,000	\$1,100 00	\$1,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Connecticut River R.R. 4s,	\$1,000	\$1,040 00	\$1,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,358 04	3 per cent.	\$96,545 00	5 per cent.	\$33,600 90	6 per cent.
8,673 79	3½ “	7,329 46	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each, 103
 Aggregate amount of the same, \$101,451 00
 Total number of loans upon real estate, 105
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 6,959 16
 Times for the dividends fixed by the by-laws: April 1 and October 1;
 payable on same days.
 Rate and amount of each semi-annual dividend { 2 per cent., \$2,640 01 }
 during the year ending Oct. 31, 1902, { 2 per cent., 3,009 20 } 5,649 21
 Number of accounts opened during the year ending Oct. 31, 1902, . 316
 Number of accounts closed during the year ending Oct. 31, 1902, . 190
 Total number of open accounts Oct. 31, 1902, 934
 Total expenses of the corporation for the year ending Oct. 31, 1902 (ex-
 clusive of taxes), 836 97
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1902, 74,250 40
 Number of same, 2,006
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1902, 41,552 54
 Number of same, 662
 Date of examination by commissioner: February 13.

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 64.

ROLLIN E. HARMON, *President.*

HENRY E. NEWHALL, *Treasurer.*

HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROLLIN E. HARMON,

HENRY A. PEVEAR,

JAMES S. NEWHALL,

CHARLES H. NEWHALL,

RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 3 to 6 P.M.

BALANCE SHEET Oct. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule,	\$71,000 00	Deposits,	\$4,535,658 27
Loans on public funds,	682,500 00	Guaranty fund,	223,500 00
Bank stock, as per schedule,	98,347 10	Profit and loss account,	199,365 30
Loans on bank stock,	47,300 00	Interest on mortgage held as collateral,	15 00
Railroad bonds, as per schedule,	215,599 50		
Loans on railroad bonds,	983,000 00		
Real estate (for banking purposes),	33,661 99		
Real estate by foreclosure,	31 724 15		
Loans on real estate,	1,156,506 02		
Loans on personal security,	1,574,501 00		
Deposits in banks, on interest,	46,478 72		
Deposit in bank, not on interest,	2,283 03		
Expense account,	3,832 56		
Taxes, etc., paid,	1,325 16		
Tax titles,	150 27		
Cash on hand,	10,329 07		
	<u>\$4,958,538 57</u>		<u>\$4,958,538 57</u>

Cash on Deposit in Banks, amount in each :—

Merchants National Bank, Boston,	\$2,283 03
National Bank of the Republic, Boston,	23,074 02
National Shawmut Bank, Boston,	5,490 98
National City Bank, Lynn,	14,646 22
Central National Bank, Lynn,	3,267 50

Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each:—

\$15,000 Massachusetts 3½s,	\$15,000 00
1,600 Quincy, Mass., 3½s,	3,000 00
1,800 Dighton, Mass., notes,	
27,000 Northampton, Mass., 3½s,	225,000 00
10,000 Somerville, Mass., 3½s,	
1,000 Clinton, Mass., 3½s,	
7,000 Haverhill, Mass., 3½s,	
53,000 Massachusetts 3½s,	20,000 00
25,000 Milton, Mass., 3½s,	
11,400 Dedham, Mass., 3½s, notes,	200,000 00
1,000 Brockton, Mass., 4s,	
15,000 Middletown, Conn., 3½s,	
80,000 Lawrence, Mass., 3½s,	
20,000 New Bedford, Mass., 3½s,	133,000 00
10,000 Providence, R. I., note,	
200,000 St. Louis, Mo., 3½s,	
10,000 Saginaw, Mich., 4s,	
10,000 Boston, Mass., 3½s,	4,000 00
10,000 Cambridge, Mass., 3½s,	
3,000 Maynard, Mass., 4s,	
18,000 Abington, Mass., 3½s,	
1,000 Lawrence, Mass., 4s,	50,500 00
3,000 Holyoke, Mass., 4s,	
1,000 Winchester, Mass., 4s,	
8,000 Milton, Mass., 3½s,	
2,000 United States 4s,	7,000 00
5,000 Rutland, Vt., 4s,	
18,000 Newton, Mass., 3½s,	
2,000 Winchester, Mass., 3½s,	
15,000 Franklin, N. H., 3½s,	25,000 00
1,000 Brockton, Mass., 4s,	
32,000 Certified check on National Bank of Redemption, Boston (held temporarily),	
1,000 Massachusetts 3½s,	
4,000 Somerville, Mass., 4s,	50,500 00
24,000 Massachusetts 3s,	
1,000 Stamford, Conn., 3½s,	
2,000 Somerville, Mass., 4s,	
1,000 Peabody, Mass., 4s,	7,000 00
15,000 Danbury, Conn., 3½s,	
2,000 Jaffrey, N. H., 3½s,	
18,500 Quincy, Mass., 3½s,	
16,000 Berlin, N. H., 3½s,	25,000 00
9,000 Providence, R. I., 3s,	
3,000 Massachusetts 3½s,	
21,000 Newton, Mass., 3½s,	
6,000 Providence, R. I., 3s,	

Lynn Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

60 shares Security Safe Deposit and Trust Company, Lynn,	\$5,000 00
160 shares National Bank of Redemption, Boston,	16,000 00
5 shares Lynn National Bank, Lynn,	500 00
10 shares Security Safe Deposit and Trust Company, Lynn,	800 00
250 shares National Suffolk Bank, Boston,	25,000 00

Loans on Railroad Bonds, amount on each : —

\$10,000 Boston & Maine R.R. 4½s,	\$35,000 00
10,000 Albany & Susquehanna R.R. 7s,	
15,000 Maine Central and European & North American R.R. 4s,	
39,000 Illinois Central R.R. 3½s,	47,000 00
10,000 Illinois Central R.R. 3s,	
30,000 Old Colony R.R. 3½s,	
8,000 Boston & Maine R.R. 3½s,	180,000 00
14,000 Vermont Valley R.R. 5s,	
29,000 Fitchburg R.R. 4s,	
27,000 Fitchburg R.R. 3½s,	
21,000 Boston & Maine R.R. 4½s,	
28,000 Boston & Maine R.R. 4s,	
8,000 Connecticut River R.R. 4s,	
14,000 Maine Central R.R. 7s,	
11,000 Chicago, Burlington & Quincy R.R. 3½s,	
30,000 Old Colony R.R. 4s,	
10,000 Portland & Ogdensburg R.R. 5s,	350,000 00
170,000 Old Colony R.R. 3½s,	
5,000 Boston & Maine R.R. 4½s,	
15,000 Fitchburg R.R. 4s,	
5,000 Boston & Maine R.R. 4s,	
5,000 Portland & Ogdensburg R.R. 3½s,	
20,000 Fitchburg R.R. 3½s,	
5,000 Cleveland & Pittsburgh R.R. 3½s,	
30,000 New Haven & Derby R.R. 5s,	
10,000 Chicago, Burlington & Quincy R.R. 3½s,	
20,000 Fitchburg R.R. 5s,	42,000 00
25,000 Cleveland & Pittsburgh R.R. 4½s,	
1,000 New York & New England R.R. 6s,	
2,000 New York, New Haven & Hartford R.R. 3½s,	
20,000 Illinois Central R.R. 3½s,	11,000 00
9,000 Fitchburg R.R. 4s,	
15,000 Chicago, Burlington & Quincy R.R. 3½s,	
6,000 Upper Coos R.R. 4½s,	25,000 00
5,000 Lime Rock R.R. 4s,	
25,000 Fitchburg R.R. 4s,	118,000 00
5,000 Grafton & Upton R.R. 4s,	
83,000 Illinois Central R.R. 3½s,	
36,000 Fitchburg R.R. 4s,	175,000 00
72,000 Old Colony R.R. 3½s,	
92,000 Chicago, Burlington & Quincy R.R. 3½s,	
6,000 Boston & Maine R.R. 4½s,	
4,000 Fitchburg R.R. 3½s,	
11,000 Fitchburg R.R. 4s,	
2,000 Boston & Lowell R.R. 4s,	

Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$25,000	\$27,000 00	\$25,000 00
of Grand Rapids, Mich., 4s,	5,000	5,112 50	5,000 00
of Manchester, N. H., 4s,	1,000	1,051 25	1,000 00
of Newton, Mass., 5s,	5,000	5,287 50	5,000 00
of Peoria, Ill., 4½s,	10,000	10,500 00	10,000 00*
of Rockford, Ill., 4½s,	21,000	21,697 50	21,000 00
Town of Framingham, Mass., 4s,	4,000	4,140 00	4,000 00
	\$71,000	\$74,788 75	\$71,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Blackstone Nat'l Bank, Boston,	\$851	\$222 00	\$851 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,540 00	1,400 00
15	Freemans Nat'l Bank, Boston,	1,500	1,650 00	1,252 50
209	N'l B'k of Redemption, Boston,	20,900	35,530 00	21,908 41
42	N'l B'k of the Republic, Boston,	4,200	6,720 00	4,200 00
23	Nat'l Exchange Bank, Boston, .	2,300	3,496 00	2,957 50
2	State National Bank, Boston, .	200	304 00	200 00
63	Tremont Nat'l Bank, Boston, .	3,150	315 00	3,150 00
30	Winthrop Nat'l Bank, Boston,	3,000	5,100 00	3,000 00
50	Georgetown National Bank, Georgetown,	5,000	5,000 00	5,000 00
78	Central National Bank, Lynn, .	7,800	11,700 00	9,613 97
61	First National Bank, Lynn, . .	6,100	7,198 00	6,850 00
266	National City Bank, Lynn, . .	26,600	39,900 00	37,963 72
		\$83,001	\$118,675 00	\$98,347 10

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 5s,	\$14,599 50	\$14,599 50	\$14,599 50
New York & New England R.R. 6s,	28,000 00	29,260 00	28,000 00
New York & New England R.R. 7s,	173,000 00	183,812 50	173,000 00
	\$215,599 50	\$227,672 00	\$215,599 50

Lynn Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,565 00	2 per cent.	\$1,002,000 00	4 per cent.	\$25,000 00	4½ per cent.
17,913 72	2½ “	100,000 00	4½ “	488,875 00	5 “
25,000 00	3½ “	440,500 00	4½ “	742,511 02	5½ “
501,000 00	3¾ “	150,000 00	4¾ “	110,721 00	6 “
175,000 00	3½ “	682,800 00	4½ “	400 00	6½ “

Amount invested in real estate for banking purposes,	\$33,661 99
Estimated value of the same,	34,000 00
Assessed value of the same,	32,100 00
Net income received from same during year ending Oct. 31, 1902, . . .	2,395 84
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	31,724 15
Assessed value of the same,	46,800 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	926
Aggregate amount of the same,	744,757 02
Total number of loans upon real estate,	981
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	221,116 89
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$72,543 14 } during the year ending Oct. 31, 1902, { 1¾ per cent., 73,898 38 }	146,441 52
Number of accounts opened during the year ending Oct. 31, 1902, . . .	3,975
Number of accounts closed during the year ending Oct. 31, 1902, . . .	2,983
Total number of open accounts Oct. 31, 1902,	22,969
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	13,022 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	944,761 60
Number of same,	32,058
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	932,203 67
Number of same,	21,494
Date of examination by commissioner: March 14.	

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated June 20, 1826. Present number of corporators, 52.

PHILIP A. CHASE, *President.*

WALTER E. SYMONDS, *Treasurer.*

WALTER E. SYMONDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE,

JOSEPH B. BREED,

LUTHER S. JOHNSON,

WILLIAM BASSET.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2.30 to 5 30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$853,150 00	Deposits,	\$4,919,003 62
Loan on public funds,	25,000 00	Guaranty fund, . . .	245,000 00
Bank stock, as per schedule, .	137,028 00	Profit and loss ac-	
Loans on bank stock,	13,500 00	count,	231,174 54
Railroad bonds, as per schedule,	799,228 00		
Loans on railroad bonds, . . .	100,000 00		
Real estate (for banking pur-			
poses),	30,000 00		
Real estate by foreclosure, . .	11,112 95		
Loans on real estate,	1,415,836 00		
Loans on personal security, . .	1,794,403 00		
Loans to counties, cities or towns			
(notes),	97,500 00		
Deposits in banks, on interest, .	98,351 37		
Tax titles,	44 40		
Cash on hand,	20,024 44		
	\$5,395,178 16		\$5,395,178 16

Cash on Deposit in Banks, amount in each:—

First National Bank, Lynn,	\$78,351 37
Manufacturers National Bank, Lynn,	20,000 00

Loan on Public Funds:—

\$19,000 Massachusetts 3½s,	} \$25,000 00
10,000 St. Louis, Mo., 3½s,	

Lynn Institution for Savings — Continued.

Loans on Bank Stock, amount on each:—

90 shares Massachusetts National Bank, Boston,	\$9,000 00
25 shares Security Safe Deposit and Trust Company, Lynn,	2,500 00
20 shares First National Bank, Lynn,	2,000 00

Loans on Railroad Bonds, amount on each:—

\$30,000 Fitchburg R.R. 3½s,	} \$50,000 00
30,000 Cleveland & Pittsburgh R.R. 3½s,	
50,000 Boston & Albany R.R. 3½s,	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$200,000	\$215,937 50	\$200,000 00
District of Columbia 6s,	22,500	22,500 00	22,500 00
City of Boston, Mass., 4s,	65,000	69,887 50	65,000 00
of Boston, Mass., 6s,	6,000	6,120 00	6,000 00
of Cambridge, Mass., 4s,	30,000	32,300 00	30,000 00
of Cambridge, Mass., 6s,	10,000	10,320 00	10,000 00
of Canton, Ohio, 5s,	5,000	5,100 00	5,000 00
of Chicago, Ill., 4s,	50,000	54,000 00	50,000 00
of Columbus, Ohio, 4s,	10,000	10,050 00	10,000 00*
of Dayton, Ohio, 4s,	25,000	25,250 00	25,000 00
of Fitchburg, Mass., 6s,	79,000	83,937 50	79,000 00
of Hartford, Conn., 4s,	25,000	27,187 50	25,000 00
of Lynn, Mass., 3½s,	34,500	34,989 37	34,500 00
of Lynn, Mass., 4s,	117,150	121,741 00	117,150 00
of Middletown, Conn., 3½s,	15,000	15,450 00	15,000 00
of Milwaukee, Wis., 5s,	20,000	21,850 00	20,000 00
of Nashua, N. H., 4s,	20,000	21,150 00	20,000 00
of New Bedford, Mass., 6s,	5,000	5,900 00	5,000 00
of Newton, Mass., 4s,	10,000	10,580 00	10,000 00
of Peoria, Ill., 4½s,	20,000	21,100 00	20,000 00*
of Philadelphia, Pa., 3½s,	25,000	26,375 00	25,000 00
of Portland, Me., 6s,	14,000	15,610 00	14,000 00
of Salem, Mass., 5s,	2,000	2,045 00	2,000 00
of Somerville, Mass., 5½s,	10,000	10,725 00	10,000 00
of Taunton, Mass., 4s,	28,000	29,400 00	28,000 00
Town of South Abington, Mass., 4s,	5,000	5,300 00	5,000 00
	\$853,150	\$904,805 37	\$853,150 00

* Legal investments when made.

Lynn Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	\$5,800	\$7,540 00	\$5,800 00
36	Blackstone N'l Bank, Boston, .	828	216 00	828 00
25	First National Bank, Boston, .	2,500	4,425 00	2,500 00
10	Freemans Nat'l Bank, Boston, .	1,000	1,100 00	1,000 00
25	Mt. Vernon Nat'l B'k, Boston, .	2,500	2,550 00	2,500 00
118	N'l B'k of the Republic, Boston, .	11,800	18,880 00	11,800 00
55	Nat'l Exchange Bank, Boston, .	5,500	8,360 00	5,500 00
100	Nat'l Rockland Bank, Boston, .	10,000	15,600 00	10,000 00
78	Nat'l Shawmut Bank, Boston, .	7,800	18,330 00	11,700 00
92	National Union Bank, Boston, .	9,200	15,640 00	9,200 00
59	New England N'l B'k, Boston, .	5,900	9,263 00	5,900 00
75	Second National Bank, Boston, .	7,500	14,175 00	7,500 00
15	Winthrop Nat'l Bank, Boston, .	1,500	2,550 00	1,500 00
200	Central National Bank, Lynn, .	20,000	30,000 00	20,000 00
200	First National Bank, Lynn, .	20,000	23,600 00	20,000 00
213	National City Bank, Lynn, .	21,300	31,950 00	21,300 00
		\$133,128	\$204,179 00	\$137,028 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s, .	\$25,000	\$27,250 00	\$25,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,250 00	25,000 00
Boston & Providence R.R. 4s, . .	20,000	21,600 00	20,000 00
Boston, Concord & Montreal R.R. 6s,	46,000	54,280 00	46,000 00
Burlington & Missouri River R.R. 6s,	25,000	29,750 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	35,000	34,825 00	34,900 00
Chic., Burlington & Quincy R.R. 4s, .	95,000	100,650 00	95,000 00
Chicago & Northwestern R.R. 7s, . .	20,000	27,000 00	20,000 00
Cleveland & Pittsburgh R.R. 4½s, . .	13,000	15,860 00	13,000 00
Concord & Montreal R.R. 4s, . . .	35,000	37,800 00	35,000 00
Eastern R.R. 6s,	86,328	93,234 00	86,328 00
Erie & Pittsburgh R.R. 3½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	25,000	25,000 00	25,000 00
Hannibal & St. Joseph R.R. 6s, . . .	20,000	23,200 00	20,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	25,000	32,000 00	25,000 00
Maine Central R.R. 7s,	50,000	64,000 00	50,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	25,000	33,000 00	25,000 00
Michigan Central R.R. 5s,	25,000	31,250 00	25,000 00
New Haven & Northampton R.R. 6s,	11,000	12,650 00	11,000 00
New York & New England R.R. 6s,	25,000	26,000 00	25,000 00
New York & New England R.R. 7s,	75,000	79,500 00	75,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00

Lynn Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4½s,	\$10,000	\$10,100 00	\$10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,050 00	5,000 00
Troy & Boston R.R. 7s,	10,000	14,900 00	10,000 00
Winona & St. Peters R.R. 7s,	18,000	24,480 00	18,000 00
	\$799,328	\$906,379 00	\$799,228 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$78,351 37	2½ per cent.	\$35,000 00	3½ per cent.	\$43,500 00	4¾ per cent.
45,000 00	3½ “	1,328,500 00	4 “	986,789 00	5 “
22,000 00	3¾ “	275,000 00	4½ “	255,825 00	5½ “
28,000 00	3¾ “	230,200 00	4½ “	216,425 00	6 “

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	30,000 00
Net income received from same during year ending Oct. 31, 1902,	208 20
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	11,112 95
Assessed value of the same,	18,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 399	
Aggregate amount of the same,	574,168 00
Total number of loans upon real estate,	518
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	238,626 09
Times for the dividends fixed by the by-laws: May 1 and November 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$79,612 19 } during the year ending Oct. 31, 1902, . . { 1¾ per cent., 80,141 18 }	159,753 37
Number of accounts opened during the year ending Oct. 31, 1902,	1,611
Number of accounts closed during the year ending Oct. 31, 1902,	1,256
Total number of open accounts Oct. 31, 1902,	13,164
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	8,201 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	731,305 00
Number of same,	14,367
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	744,941 05
Number of same,	11,694
Date of examination by commissioner: May 9.	

MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 45.

JAMES PIERCE, *President.*

FRANCIS A. SHOVE, *Treasurer.*

FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES PIERCE,

JOHN P. HOLDEN,

ABRAM G. HILL,

FRANK F. SILLIMAN,

EVERETT J. STEVENS,

WILLIAM G. A. TURNER.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturdays, for deposits,
7 to 8.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$378,450 00	Deposits, . . .	\$4,070,574 57
Bank stock, as per schedule, .	36,150 00	Guaranty fund, .	130,500 00
Railroad bonds, as per schedule, .	369,300 00	Interest account, .	7,135 11
Boston Terminal Co. bonds, .	60,000 00	Profit and loss ac-	
Real estate by foreclosure, .	13,417 62	count, . . .	108,183 46
Loans on real estate, . . .	1,836,895 00		
Loans on personal security, .	1,388,600 00		
Loans to counties, cities or towns			
(notes),	145,021 00		
Deposits in banks, on interest, .	85,999 73		
Expense account,	796 97		
Cash on hand,	1,762 82		
	<u>\$4,316,393 14</u>		<u>\$4,316,393 14</u>

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston,	\$5,000 00
Winthrop National Bank, Boston,	22,641 49
Lawrence National Bank, Lawrence,	15,000 00
First National Bank, Malden,	38,358 24
Middlesex County National Bank, Winchester,	5,000 00

Malden Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$5,000	\$5,287 00	\$5,000 00
of Boston, Mass., 3½s, . . .	21,000	21,832 00	21,000 00
of Brockton, Mass., 3½s, . . .	22,750	22,829 00	22,750 00
of Brockton, Mass., 4s, . . .	6,000	6,055 00	6,000 00
of Burlington, Vt., 4s, . . .	1,000	1,077 00	1,000 00
of Cambridge, Mass., 3½s, . . .	25,000	25,312 00	25,000 00
of Cambridge, Mass., 4s, . . .	2,000	2,135 00	2,000 00
of Canton, Ohio, 3½s, . . .	4,500	4,511 00	4,500 00
of Dayton, Ohio, 3½s, . . .	15,000	15,100 00	15,000 00
of Eastport, Me., 4s, . . .	10,000	10,522 00	10,000 00
of Fall River, Mass., 4s, . . .	6,000	6,540 00	6,000 00
of Grand Rapids, Mich., 4½s, . . .	2,000	2,190 00	2,000 00
of Holyoke, Mass., 4s, . . .	1,000	1,017 00	1,000 00
of Malden, Mass., 3½s, . . .	39,000	39,261 00	39,000 00
of Malden, Mass., 4s, . . .	102,000	105,265 00	102,000 00
of Newton, Mass., 5s, . . .	5,000	5,262 00	5,000 00
of Quincy, Mass., 3½s, . . .	22,000	22,389 00	22,000 00
of Quincy, Mass., 4s, . . .	5,000	5,186 00	5,000 00
of Saginaw, Mich., 4s, . . .	7,000	7,490 00	7,000 00
Town of Boothbay, Me., 4s, . . .	1,000	1,055 00	1,000 00
of Bourne, Mass., 4s, . . .	3,200	3,204 00	3,200 00
of Burrillville, R. I., 4s, . . .	15,000	15,700 00	15,000 00
of Clinton, Mass., 4s, . . .	3,000	3,267 00	3,000 00
of Ipswich, Mass., 4s, . . .	10,000	11,050 00	10,000 00
of Leicester, Mass., 4s, . . .	4,000	4,000 00	4,000 00
of Needham, Mass., 4s, . . .	1,000	1,002 00	1,000 00
of Newmarket, N. H., 3½s, . . .	20,000	20,000 00	20,000 00
of Old Orchard, Me., 4s, . . .	10,000	10,700 00	10,000 00*
of Orange, Mass., 4s, . . .	1,000	1,002 00	1,000 00
of Sharon, Mass., 4s, . . .	4,000	4,299 00	4,000 00
of Waltham, Mass., 4s, . . .	4,000	4,200 00	4,000 00
of Winchester, Mass., 4s, . . .	1,000	1,025 00	1,000 00
	\$378,450	\$389,764 00	\$378,450 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Atlantic Nat'l Bank, Boston, .	\$2,300	\$2,990 00	\$2,300 00
20	Atlas National Bank, Boston, .	2,000	2,300 00	2,000 00
15	First National Bank, Boston, .	1,500	2,655 00	1,500 00
15	Freemans Nat'l Bank, Boston, .	1,500	1,650 00	1,500 00
30	Merchants Nat'l Bank, Boston, .	3,000	5,730 00	3,000 00

Malden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	N'l B'k of Commerce, Boston,	\$1,300	\$1,950 00	\$1,300 00
55	N'l B'k of Redemption, Boston,	5,500	9,350 00	5,500 00
73	Nat'l Exchange Bank, Boston,	7,300	11,096 00	7,300 00
25	Nat'l Hamilton Bank, Boston,	2,500	2,500 00	2,500 00
5	Nat'l Rockland Bank, Boston, .	500	780 00	500 00
10	Old Boston Nat'l Bank, Boston,	1,000	1,111 00	1,000 00
7	State National Bank, Boston, .	700	1,064 00	700 00
5	Tremont Nat'l Bank, Boston, .	250	25 00	250 00
68	First National Bank, Malden, .	6,800	10,744 00	6,800 00
		\$36,150	\$53,945 00	\$36,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s,	\$27,000	\$29,160 00	\$27,000 00
Boston & Lowell R.R. 4s, . . .	37,000	38,634 00	37,000 00
Boston & Maine R.R. 3s,	14,000	12,880 00	13,300 00
Boston & Maine R.R. 3½s, . . .	10,000	10,100 00	10,000 00
Boston & Maine R.R. 4s,	3,000	3,352 00	3,000 00
Boyer Valley R.R. 3½s,	10,000	10,000 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	45,000	44,325 00	45,000 00
Concord & Claremont R.R. 4½s, .	10,000	10,950 00	10,000 00
Concord & Montreal R.R. 4s, . .	30,000	32,175 00	30,000 00
Connecticut River R.R. 4s, . . .	2,000	2,255 00	2,000 00
Dakota Central R.R. 6s,	14,000	15,365 00	14,000 00
Fitchburg R.R. 3½s,	15,000	15,112 00	15,000 00
Fitchburg R.R. 4s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 5s,	3,000	3,015 00	3,000 00
Illinois Central R.R. 3½s, . . .	16,000	15,760 00	16,000 00
Maine Central R.R. 4s,	11,000	11,385 00	11,000 00
New York & New England R.R. 6s,	10,000	10,400 00	10,000 00
New York & New England R.R. 7s,	1,000	1,060 00	1,000 00
New York, New Haven & Hartford R.R. 3½s,	40,000	40,800 00	40,000 00
New York, New Haven & Hartford R.R. 4s,	1,000	1,000 00	1,000 00
Old Colony R.R. 4s,	10,000	10,900 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	18,000 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
Western Pennsylvania R.R. 4s, . .	10,000	10,800 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	27,000 00	25,000 00
	\$370,000	\$388,478 00	\$369,300 00

Malden Savings Bank—Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested
Boston Terminal Company 3½s,	\$60,000	\$69,300 00	\$60,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,358 24	2 per cent.	\$380,000 00	4 per cent.	\$25,000 00	4½ per cent.
22,641 49	2½ “	50,000 00	4½ “	79,500 00	4½ “
20,000 00	3 “	329,500 00	4½ “	1,175,343 00	5 “
15,471 00	3½ “	50,000 00	4½ “	289,325 00	5½ “
25,000 00	3.66 “	388,500 00	4½ “	440,877 00	6 “
127,000 00	3¾ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$13,417 62
Assessed value of the same,	14,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 772	
Aggregate amount of the same,	1,086,745 00
Total number of loans upon real estate,	904
Amount of investments from which no income is received,	3,179 02
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	188,127 97
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$72,469 59 } during the year ending Oct. 31, 1902, { 2 per cent., 75,337 16 }	147,806 75
Number of accounts opened during the year ending Oct. 31, 1902, 2,071	
Number of accounts closed during the year ending Oct. 31, 1902, 1,115	
Total number of open accounts Oct. 31, 1902,	12,845
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	9,474 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	875,112 85
Number of same,	19,048
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	704,017 43
Number of same,	12,921
Date of examination by commissioner: May 5.	

MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 57.

NATHAN P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

JOHN G. BROUGHTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NATHAN P. SANBORN,

HENRY A. POTTER,

WILLIAM L. HOOPER,

WILLIAM REYNOLDS,

THOMAS W. PAINE.

Open for business every business day, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$51,381 66	Deposits,	\$555,821 58
Bank stock, as per schedule, .	37,570 30	Guaranty fund, .	22,510 87
Loan on bank stock,	7,000 00	Interest account, .	10,264 02
Railroad bonds, as per schedule,	88,321 91	Profit and loss ac-	
Real estate by foreclosure, .	34,507 00	count,	727 84
Loans on real estate,	159,422 91		
Loans on personal security, .	179,865 95		
Loans to counties, cities or towns			
(notes),	7,006 63		
Deposit in bank, on interest, .	20,880 75		
Real estate expenses and taxes,	3,139 89		
Cash on hand,	227 31		
	\$589,324 31		\$589,324 31

Cash on Deposit in Bank : —

Marblehead National Bank, Marblehead, \$20,880 75

Loan on Bank Stock : —

73½ shares Martha's Vineyard National Bank, Edgartown, \$7,000 00

Marblehead Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$10,000	\$10,850 00	\$10,000 00
City of Indianapolis, Ind., 4s, .	10,000	10,850 00	10,000 00
of Portsmouth, N. H., 4s, .	10,000	10,200 00	10,000 00
Town of Ipswich, Mass., 4s, .	3,000	3,333 00	3,400 00
of Marblehead, Mass., 4s, .	17,500	18,140 00	17,981 66
	\$50,500	\$53,373 00	\$51,381 66

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	\$460	\$120 00	—
31	Boylston Nat'l Bank, Boston, .	3,100	3,410 00	\$3,839 50
25	Continental N'l Bank, Boston,	—	125 00	—
25	Merchants Nat'l Bank, Boston,	2,500	4,775 00	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,040 00	2,215 20
19	N'l B'k of Commerce, Boston,	1,900	2,850 00	2,440 00
50	N'l B'k of Redemption, Boston,	5,000	8,500 00	5,442 25
24	N'l B'k of the Republic, Boston,	2,400	3,840 00	3,072 00
54	State National Bank, Boston, .	5,400	8,208 00	6,455 20
8	Winthrop National B'k, Boston,	800	1,360 00	800 00
54	Marblehead National Bank, Marblehead,	5,400	4,320 00	5,335 75
38	N'l Grand Bank, Marblehead,	3,800	4,408 00	4,639 15
		\$32,760	\$43,956 00	\$37,570 30

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,175 00	\$10,000 00
Fitchburg R.R. 5s,	19,000	19,827 00	19,000 00
Eastern R.R. 6s,	5,000	5,400 00	5,587 67
Illinois Central R.R. 3½s,	8,000	7,880 00	7,038 33
Lake Shore & Michigan Southern R.R. 7s,	5,000	5,150 00	5,272 53
Maine Central R.R. 4½s,	10,000	10,750 00	10,000 00
New York & New England R.R. 6s,	1,000	1,040 00	1,062 42
New York & New England R.R. 7s,	3,000	3,180 00	3,260 33

Marblehead Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Upper Coos R.R. 4s,	\$5,000	\$5,350 00	\$5,000 00
Upper Coos R.R. 4½s,	5,000	5,775 00	6,100 63
St. Johnsbury & Lake Champlain R.R. 5s,	15,000	19,500 00	16,000 00
	\$86,000	\$94,027 00	\$88,321 91

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,880 75	2 per cent.	\$7,000 00	4½ per cent.	\$128,966.37	5 per cent.
2,000 00	3½ “	70,466 02	4½ “	19,750 00	5½ “
5,006 63	4 “	20,000 00	4¾ “	100,106 47	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$34,507 00
Assessed value of the same,	40,670 00
Number of loans which are of an amount not exceeding \$3,000 each, 140	
Aggregate amount of the same,	115,176 49
Total number of loans upon real estate,	127
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	22,364 32
Times for the dividends fixed by the by-laws: May 1 and November 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$9,044 19 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 9,165 88 }	18,210 07
Number of accounts opened during the year ending Oct. 31, 1902, . . .	201
Number of accounts closed during the year ending Oct. 31, 1902, . . .	166
Total number of open accounts Oct. 31, 1902,	2,215
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,293 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	72,575 75
Number of same,	1,234
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	75,566 89
Number of same,	1,254
Date of examination by commissioner: October 17.	

MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 112.

WILLIAM D. BURDETT, *President*.

CHARLES F. HOLYOKE, *Treasurer*.

CHARLES F. HOLYOKE, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

WILLIAM D. BURDETT,

WILLIAM E. DADMUN,

BENJAMIN F. GREELEY,

WALTER P. FRYE,

W. B. MORSE.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$400,000 00	Deposits,	\$2,076,336 85
Bank stock, as per schedule, .	134,459 00	Guaranty fund, .	102,735 00
Railroad bonds, as per schedule, .	379,850 00	Interest account, .	20,668 04
Boston Terminal Co. bonds, .	152,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	33,698 48
poses),	55,000 00		
Real estate by foreclosure, .	70,747 62		
Loans on real estate,	877,436 00		
Loans on personal security, .	103,150 00		
Loans to counties, cities or towns			
(notes),	20,000 00		
Deposits in banks, on interest, .	26,328 60		
Expense account,	5,313 56		
Tax account,	2,668 27		
Cash on hand,	6,485 32		
	\$2,233,438 37		\$2,233,438 37

Cash on Deposit in Banks, amount in each:—

First National Bank, Marlborough,	\$13,195 30
Peoples National Bank, Marlborough,	13,133 30

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Middlesex, Mass., 4s, .	\$19,000	\$19,000 00	\$19,000 00
City of Boston, Mass., 4s, .	25,000	27,050 00	25,000 00
of Boston, Mass., 6s, .	11,000	11,000 00	11,000 00
of Brockton, Mass., 4s, .	15,000	16,577 00	15,000 00
of Cambridge, Mass., 4s, .	5,000	5,575 00	5,000 00
of Cambridge, Mass., 6s, .	1,000	1,010 00	1,000 00
of Chelsea, Mass., 4s, .	10,000	10,100 00	10,000 00
of Chicopee, Mass., 4s, .	15,000	16,200 00	15,000 00
of Fitchburg, Mass., 4s, .	20,000	22,100 00	20,000 00
of Haverhill, Mass., 4s, .	10,000	10,100 00	10,000 00
of Holyoke, Mass., 4s, .	20,000	21,175 00	20,000 00
of Keene, N. H., 4s, .	5,000	5,125 00	5,000 00
of Lawrence, Mass., 4s, .	20,000	21,525 00	20,000 00
of Lewiston, Me., 5s, .	7,000	8,330 00	7,000 00
of Lynn, Mass., 4s, .	2,000	2,000 00	2,000 00
of Malden, Mass., 4s, .	10,000	10,675 00	10,000 00
of Marlborough, Mass., 4s, .	22,000	23,210 00	22,000 00
of Medford, Mass., 4s, .	5,000	5,400 00	5,000 00
of New Bedford, Mass., 4s, .	10,000	11,200 00	10,000 00
of Newton, Mass., 4s, .	18,000	19,840 00	18,000 00
of Newton, Mass., 5s, .	2,000	2,100 00	2,000 00
of Pawtucket, R. I., 4s, .	3,000	3,120 00	3,000 00*
of Waterbury, Conn., 4s, .	5,000	5,425 00	5,000 00
of Woburn, Mass., 4s, .	6,000	6,050 00	6,000 00
of Worcester, Mass., 4s, .	5,000	5,525 00	5,000 00
Town of Arlington, Mass., 4s, .	17,000	18,715 00	17,000 00
of Athol, Mass., 4s, .	5,000	5,525 00	5,000 00
of Attleborough, Mass., 4s, .	10,000	10,700 00	10,000 00
of Clinton, Mass., 4s, .	9,000	9,520 00	9,000 00
of Gt. Barrington, Mass., 4s, .	5,000	5,500 00	5,000 00
of Leominster, Mass., 4s, .	15,000	16,650 00	15,000 00
of Melrose, Mass., 4s, .	10,000	11,100 00	10,000 00
of Milton, Mass., 3½s, .	5,000	5,150 00	5,000 00
of Peabody, Mass., 4s, .	15,000	16,575 00	15,000 00
of Wakefield, Mass., 4s, .	10,000	10,460 00	10,000 00
of Wellesley, Mass., 4s, .	5,000	5,150 00	5,000 00
of Weymouth, Mass., 4s, .	8,000	8,660 00	8,000 00
of Winchester, Mass., 4s, .	15,000	15,600 00	15,000 00
	\$400,000	\$428,717 00	\$400,000 00

* A legal investment when made.

Marlborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston, .	\$8,000	\$9,200 00	\$8,000 00
33	Blackstone N'l Bank, Boston, .	759	198 00	759 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,320 00	1,200 00
37	Central National Bank, Boston,	3,700	4,625 00	3,700 00
94	Continental N'l Bank, Boston,	-	470 00	-
45	Eliot National Bank, Boston, .	4,500	7,470 00	4,500 00
70	Faneuil Hall Nat'l B'k, Boston,	7,000	9,590 00	7,000 00
12	Fourth National Bank, Boston,	1,200	1,560 00	1,200 00
25	Freemans Nat'l Bank, Boston,	2,500	2,750 00	2,500 00
70	Manufacturers N'l B'k, Boston,	-	140 00	-
5	Mechanics Nat'l Bank, Boston,	500	600 00	500 00
50	Merchants Nat'l Bank, Boston,	5,000	9,550 00	5,000 00
20	Mt. Vernon N'l Bank, Boston,	2,000	2,040 00	2,000 00
15	N'l B'k of Commerce, Boston,	1,500	2,250 00	1,500 00
92	N'l B'k of Redemption, Boston,	9,200	15,640 00	9,200 00
150	N'l B'k of the Republic, Boston,	15,000	24,000 00	15,000 00
50	National City Bank, Boston, .	-	50 00	-
75	Nat'l Exchange Bank, Boston,	7,500	11,400 00	7,500 00
125	Nat'l Shawmut Bank, Boston, .	12,500	29,375 00	20,000 00
24	National Suffolk Bank, Boston,	2,400	3,192 00	2,400 00
25	National Union Bank, Boston,	2,500	4,250 00	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	5,900 00	5,000 00
60	State National Bank, Boston, .	6,000	9,120 00	6,000 00
33	Suffolk National Bank, Boston,	-	198 00	-
50	Third National Bank, Boston, .	-	1,100 00	-
52	Tremont Nat'l Bank, Boston, .	2,600	260 00	2,600 00
30	Winthrop Nat'l Bank, Boston,	3,000	5,100 00	3,000 00
15	First National Bank, Clinton, .	1,500	1,875 00	1,500 00
97	First Nat'l Bank, Marlborough,	9,700	11,155 00	9,700 00
100	Peoples N'l B'k, Marlborough,	10,000	11,500 00	10,000 00
14	Newton Nat'l Bank, Newton, .	1,400	1,260 00	1,400 00
8	City Nat'l Bank, Worcester, .	800	880 00	800 00
		\$126,959	\$188,018 00	\$134,459 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$10,500 00	\$10,000 00
Boston & Albany R.R. 4s, . .	20,000	21,200 00	20,000 00
Boston & Lowell R.R. 4s, . .	15,000	15,425 00	15,000 00
Boston & Maine R.R. 4s, . . .	15,000	17,025 00	15,000 00
Boston & Maine R.R. 3½s, . .	15,000	15,300 00	15,000 00
Boston & Providence R.R. 4s, .	5,000	5,400 00	5,000 00

Marlborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$35,000	\$34,300 00	\$35,000 00
Chic., Burlington & Quincy R.R. 7s,	10,000	10,100 00	10,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,800 00	10,000 00
Fitchburg R.R. 3½s,	10,000	10,200 00	10,000 00
Fitchburg R.R. 4s,	20,000	22,000 00	20,000 00
Illinois Central R.R. 3s,	10,000	8,750 00	8,850 00
Illinois Central R.R. 3½s,	35,000	34,300 00	35,000 00
Illinois Central R.R. 4s,	30,000	33,000 00	30,000 00
Maine Central R.R. 4½s,	5,000	5,425 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	20,800 00	20,000 00
Old Colony R.R. 3½s,	10,000	10,250 00	10,000 00
Old Colony R.R. 4s,	45,000	50,650 00	45,000 00
Old Colony R.R. 4½s,	11,000	11,165 00	11,000 00
Penobscot Shore Line R.R. 4s, . .	5,000	5,325 00	5,000 00
Providence & Worcester R.R. 4s, . .	20,000	23,000 00	20,000 00
Upper Coos R.R. 4½s,	15,000	16,800 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,400 00	10,000 00
	\$381,000	\$402,115 00	\$379,850 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$150,000	\$173,250 00	\$152,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,328 60	2½ per cent.	\$10,000 00	4½ per cent.	\$20,850 00	5½ per cent.
15,000 00	3½ “	93,600 00	4½ “	10,000 00	5¾ “
5,000 00	3½ “	5,000 00	4½ “	378,791 00	6 “
207,100 00	4 “	255,245 00	5 “		

Marlborough Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$55,000 00
Estimated value of the same,	55,000 00
Assessed value of the same,	41,065 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	70,747 62
Assessed value of the same,	91,035 00
Net income received from same during year ending Oct. 31, 1902, . . .	295 36
Number of loans which are of an amount not exceeding \$3,000 each, 499	
Aggregate amount of the same,	449,556 00
Total number of loans upon real estate, 547	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	92,701 63
Times for the dividends fixed by the by-laws: third Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$33,371 23 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 34,292 95 }	67,664 18
Number of accounts opened during the year ending Oct. 31, 1902, . 1,248	
Number of accounts closed during the year ending Oct. 31, 1902, . 610	
Total number of open accounts Oct. 31, 1902, 6,515	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,670 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	328,876 00
Number of same,	5,673
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	293,859 98
Number of same,	3,794
Date of examination by commissioner: February 20.	

MECHANICS' SAVINGS BANK — HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 24.

LEMUEL SEARS, *President.*

CHARLES B. PRESCOTT, *Treasurer.*

EDWARD W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEMUEL SEARS,

HENRY E. GAYLORD,

HUBBELL P. TERRY,

JOEL S. WEBBER,

ROSWELL P. CRAFTS.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$91,858 00	Deposits,	\$1,652,192 12
Loans on bank stock,	6,190 00	Guaranty fund,	53,230 00
Real estate by foreclosure,	12,295 24	Interest account,	59,532 73
Loans on real estate,	1,220,210 50	Profit and loss ac- count,	19,168 71
Loans on personal security,	286,094 50	Rent account,	472 15
Loans to counties, cities or towns (notes),	26,458 77	Suspense account,	65 89
Loans on depositors' books,	3,349 00		
Deposits in banks, on interest,	125,919 28		
Expense account,	3,128 11		
Miscellaneous bonds,*	6,000 00		
Furniture and fixtures,	500 00		
Cash on hand,	2,658 20		
	\$1,784,661 60		\$1,784,661 60

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

City National Bank, Holyoke,	\$69,488 56
Home National Bank, Holyoke,	15,000 00
First National Bank, Northampton,	25,000 00
Pynchon National Bank, Springfield,	1,430 72
Springfield National Bank, Springfield,	15,000 00

Mechanics' Savings Bank, Holyoke — Continued.

Loans on Bank Stock, amount on each:—

5 shares Home National Bank, Holyoke,	\$440 00
12 shares Agawam National Bank, Springfield,	800 00
23 shares Park National Bank, Holyoke,	2,000 00
5 shares Home National Bank, Holyoke,	450 00
25 shares Springfield Safe Deposit and Trust Company, Springfield,	2,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	N'l B'k of Redemption, Boston,	\$2,200	\$3,740 00	\$1,950 50
393	City National Bank, Holyoke,	39,300	43,230 00	44,104 00
195	Hadley Falls N'l B'k, Holyoke,	19,500	24,765 00	28,875 50
3	Holyoke Nat'l Bank, Holyoke,	300	450 00	348 00
50	Home Nat'l Bank, Holyoke, .	5,000	6,000 00	5,500 00
20	First Nat'l Bank, Springfield, .	2,000	2,100 00	2,580 00
50	Third Nat'l Bank, Springfield,	5,000	11,000 00	8,500 00
		\$73,300	\$91,285 00	\$91,858 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$69,488 56	3 per cent.	\$27,889 49	4 per cent.	\$1,080,659 00	5 per cent.
55,000 00	3½ "	427,860 00	4½ "	7,325 00	6 "

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,295 24
Assessed value of the same,	12,630 00
Net income received from same during year ending Oct. 31, 1902,	442 32
Number of loans which are of an amount not exceeding \$3,000 each, 333	
Aggregate amount of the same,	440,414 00
Total number of loans upon real estate,	376
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	73,562 63
Times for the dividends fixed by the by-laws: second Monday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$25,554 83 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 26,361 85 }	51,916 68
Number of accounts opened during the year ending Oct. 31, 1902,	635
Number of accounts closed during the year ending Oct. 31, 1902,	494
Total number of open accounts Oct. 31, 1902,	3,757

Mechanics' Savings Bank, Holyoke — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$6,167 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	332,619 22
Number of same,	5,717
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	285,830 86
Number of same,	4,402
Date of examination by commissioner: September 29.	

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Present number of corporators, 48.

CHARLES L. HILDRETH, *President*.

CHARLES C. HUTCHINSON, *Treasurer*.

CHARLES C. HUTCHINSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

CHARLES C. HUTCHINSON,

JACOB ROGERS,

CLARENCE H. NELSON,

WALTER L. PARKER,

HAVEN C. PERHAM.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$378,000 00	Deposits,	\$2,737,524 34
Bank stock, as per schedule, .	178,010 00	Guaranty fund, . .	140,000 00
Railroad bonds, as per schedule, .	277,500 00	Rent account, . . .	26,647 40
Real estate (for banking purposes),	77,000 00	Premium account, .	3,327 92
Real estate by foreclosure,	27,175 00	Suspense account, .	8,606 84
Loans on real estate,	1,157,245 50		
Loans on personal security,	731,206 67		
Deposits in banks, on interest, . .	72,003 89		
Expense account,	3,068 23		
Tax account,	1,198 60		
Interest account,	735 82		
Cash on hand,	12,962 79		
	\$2,916,106 50		\$2,916,106 50

Cash on Deposit in Banks, amount in each : —

State National Bank, Boston,	\$16,909 72
Old Lowell National Bank, Lowell,	5,000 00
Union National Bank, Lowell,	45,094 17
Wamesit National Bank, Lowell,	5,000 00

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Allegheny, Pa., 3½s, . . .	\$40,000	\$41,600 00	\$40,000 00
of Boston, Mass., 3½s, . . .	50,000	52,875 00	50,000 00
of Boston, Mass., 4s, . . .	30,000	32,250 00	30,000 00
of Cambridge, Mass., 3½s, . . .	75,000	79,687 50	75,000 00
of Concord, N. H., 4s, . . .	10,000	11,012 50	10,000 00
of Lowell, Mass., 4s, . . .	16,000	17,520 00	16,000 00
of Lynn, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Marlborough, Mass., 4s, . . .	20,000	22,012 50	20,000 00
of Milwaukee, Wis., 5s, . . .	22,000	22,715 00	22,000 00
of Newton, Mass., 4s, . . .	10,000	10,700 00	10,000 00
of Providence, R. I., 4s, . . .	20,000	22,500 00	20,000 00
of Waltham, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Waterbury, Conn., 4s, . . .	25,000	27,000 00	25,000 00
Town of Arlington, Mass., 4s, . . .	20,000	21,400 00	20,000 00
of Peabody, Mass., 3½s, . . .	20,000	20,450 00	20,000 00
	\$378,000	\$402,922 50	\$378,000 00

*Detailed Statement of Bank Stocks.**

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston, .	\$10,600	\$12,190 00	\$11,660 00
8	First National Bank, Boston, .	800	1,410 00	800 00
265	Merchants Nat'l Bank, Boston,	26,500	50,615 00	41,000 00
100	Metropolitan N'l B'k, Boston,	10,000	10,700 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,200 00	1,000 00
45	N'l B'k of Commerce, Boston,	4,500	6,750 00	5,040 00
281	N'l B'k of Redemption, Boston,	28,100	47,770 00	33,700 00
83	N'l B'k of the Republic, Boston,	8,300	13,653 50	9,960 00
60	Nat'l Hamilton Bank, Boston, .	6,000	6,000 00	6,000 00
31	Nat'l Shawmut Bank, Boston, .	3,100	7,285 00	3,100 00
52	National Suffolk Bank, Boston,	5,200	6,968 00	5,200 00
100	Nat'l Webster Bank, Boston, .	10,000	12,100 00	9,600 00
105	New England N'l B'k, Boston,	10,500	16,800 00	15,500 00
20	Second National Bank, Boston,	2,000	3,780 00	2,500 00
100	State National Bank, Boston, .	10,000	15,200 00	10,000 00
55	Collateral Loan Co., Boston, .	5,500	8,250 00	6,800 00
30	Bay State Nat'l B'k, Lawrence,	2,250	3,450 00	2,250 00
39	Union National Bank, Lowell,	3,900	6,630 00	3,900 00
		\$148,250	\$230,751 50	\$178,010 00

* This bank also returns as "of unknown value," 66 shares Blackstone National Bank, 9 shares National City Bank and 67 shares Suffolk National Bank, all of Boston.

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$25,000	\$25,500 00	\$25,000 00
Concord & Montreal R.R. 4s, . . .	50,000	54,625 00	50,000 00
Fitchburg R.R. 4s,	25,000	26,625 00	25,000 00
Illinois Central R.R. 3s,	25,000	22,500 00	22,500 00
Maine Central R.R. 4s,	25,000	26,437 50	25,000 00
Maine Central R.R. 4½s,	25,000	27,437 50	25,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,250 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	25,000	29,062 50	25,000 00
Old Colony R.R. 4s,	30,000	33,000 00	30,000 00
	\$280,000	\$297,437 50	\$277,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$62,003 89	2 per cent.	\$105,000 00	4½ per cent.	\$50,000 00	4½ per cent.
10,000 00	2½ “	514,125 00	4½ “	880,330 37	5 “
100,000 00	3½ “	25,000 00	4½ “	18,396 80	6 “
195,600 00	4 “				

Amount invested in real estate for banking purposes,	\$77,000 00
Estimated value of the same,	78,000 00
Assessed value of the same,	61,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	2,292 97
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	27,175 00
Assessed value of the same,	29,060 00
Number of loans which are of an amount not exceeding \$3,000 each, 469	
Aggregate amount of the same,	541,697 47
Total number of loans upon real estate,	548
Amount of investments from which no income is received,	8,175 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	122,013 96
Times for the dividends fixed by the by-laws: first Saturday in June and December; payable on Monday following.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$45,972 38 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 45,901 68 }	91,874 06
Number of accounts opened during the year ending Oct. 31, 1902, . . .	559
Number of accounts closed during the year ending Oct. 31, 1902, . . .	550
Total number of open accounts Oct. 31, 1902,	5,270

Mechanics' Savings Bank, Lowell — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$7,429 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	323,504 10
Number of same,	3,393
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	379,647 86
Number of same,	4,213
Date of examination by commissioner: September 23.	

MECHANICS' SAVINGS BANK—READING.

Incorporated March 20, 1891. Present number of corporators, 18.

EDWARD H. PALMER, *President.*

LEWIS M. BANCROFT, *Treasurer.*

EDGAR N. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EDWARD H. PALMER,

EDWARD F. PARKER,

MOSES E. NICHOLS.

Open for business every business day, except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$13,425 10	Deposits,	\$208,929 40
Bank stock, as per schedule, .	1,600 00	Guaranty fund, . .	2,355 79
Loans on bank stock,	2,900 00	Profit and loss account,	4,118 63
Railroad bonds, as per schedule, .	26,050 00		
Real estate by foreclosure, . .	3,114 44		
Loans on real estate,	101,391 84		
Loans on personal security, . .	37,700 00		
Loans to counties, cities or towns (notes),	24,999 00		
Deposits in banks, on interest, .	2,090 54		
Furniture and fixtures,	500 00		
Cash on hand,	1,632 90		
	\$215,403 82		\$215,403 82

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston,	\$865 08
First National Bank, Reading,	1,225 46

Loans on Bank Stock, amount on each:—

10 shares First National Bank, Reading,	} \$2,000 00
15 shares American National Bank, Boston,	
10 shares First National Bank, Reading,	
	900 00

Mechanics' Savings Bank, Reading — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Reading, Mass., 4s, . . .	\$12,000	\$13,340 00	\$13,425 10

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	First National Bank, Reading,	\$1,600	\$1,840 00	\$1,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$5,000	\$4,975 00	\$5,000 00
Fitchburg R.R. 4s,	6,000	6,350 00	6,000 00
Fitchburg R.R. 5s,	2,000	2,020 00	2,000 00
Illinois Central R.R. 3s,	10,000	8,700 00	9,050 00
Maine Central R.R. 4s,	2,000	2,085 00	2,000 00
Maine Central R.R. 4½s,	1,000	1,085 00	1,000 00
Upper Coos R.R. 4s,	1,000	1,082 50	1,000 00
	\$27,000	\$26,297 50	\$26,050 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,090 54	2 per cent.	\$2,200 00	4 per cent.	\$5,850 00	5½ per cent.
4,999 00	3½ “	15,000 00	4½ “	45,256 84	6 “
20,000 00	3¼ “	73,685 00	5 “		

Mechanics' Savings Bank, Reading — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$3,114 44
Assessed value of the same,	4,100 00
Number of loans which are of an amount not exceeding \$3,000 each, 100	
Aggregate amount of the same,	118,540 84
Total number of loans upon real estate, 77	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	8,727 32
Times for the dividends fixed by the by-laws: first Saturday in June and December; payable second Saturday in June and December.	
Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent., \$2,866 21 }	6,319 96
during the year ending Oct. 31, 1902, { 2 per cent., 3,453 75 }	
Number of accounts opened during the year ending Oct. 31, 1902, . 244	
Number of accounts closed during the year ending Oct. 31, 1902, . 123	
Total number of open accounts Oct. 31, 1902, 942	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	500 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	83,200 76
Number of same,	1,343
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	60,722 99
Number of same,	782
Date of examination by commissioner: February 28.	

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 77.

DANIEL A. GLEASON, *President.*

CHARLES B. BUSS, *Treasurer.*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL A. GLEASON,

BENJAMIN C. LEONARD,

EDWARD S. RANDALL,

FRANK E. CHANDLER,

EDWARD F. ALLEN.

Open for business every business day, 8 to 11 A.M.; 3 to 6 P.M.; also Saturdays,
7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$135,500 00	Deposits,	\$2,117,988 15
Bank stock, as per schedule, .	73,975 00	Guaranty fund, .	72,300 00
Railroad bonds, as per schedule,	298,862 00	Interest account, .	46,871 27
Real estate (for banking pur-		Profit and loss ac-	
poses),	20,000 00	count,	4,604 26
Real estate by foreclosure, .	8,565 35		
Loans on real estate,	1,013,550 50		
Loans on personal security, .	615,150 00		
Loans to counties, cities or towns			
(notes),	20,000 00		
Deposits in banks, on interest, .	52,462 77		
Cash on hand,	3,698 06		
	<u>\$2,241,763 68</u>		<u>\$2,241,763 68</u>

Cash on Deposit in Banks, amount in each : —

National Bank of Commerce, Boston,	\$26,754 84
National Exchange Bank, Boston,	19,617 41
Medford National Bank, Medford,	6,090 52

Medford Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s.	\$30,000	\$31,500 00	\$26,000 00
City of Beverly, Mass., 4s, . . .	15,000	16,200 00	15,000 00
of Biddeford, Me., 4s,	14,500	14,500 00	14,500 00
of Fall River, Mass., 6s,	3,000	3,270 00	3,000 00
of Lynn, Mass., 5s,	5,000	5,150 00	5,000 00
of Malden, Mass., 4s,	3,000	3,045 00	3,000 00
of Medford, Mass., 4s,	20,000	21,600 00	20,000 00
of Providence, R. I., 4s,	25,000	27,500 00	25,000 00
Town of Arlington, Mass., 4s, . .	5,000	5,300 00	5,000 00
of Hartland, Me., 4½s,	4,000	4,000 00	4,000 00*
of Wellesley, Mass., 4s,	15,000	16,050 00	15,000 00
	\$139,500	\$148,115 00	\$135,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Blackstone N'l Bank, Boston,	\$1,725	\$450 00	\$400 00
10	Commercial N'l Bank, Boston,	1,000	1,350 00	1,000 00
15	Continental N'l Bank, Boston,	—	75 00	—
50	Merchants Nat'l Bank, Boston,	5,000	9,550 00	8,000 00
25	Monument N'l Bank, Boston, .	2,500	4,775 00	2,500 00
75	N'l B'k of Commerce, Boston,	7,500	11,250 00	7,825 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,500 00
55	Nat'l Exchange Bank, Boston,	5,500	8,360 00	5,500 00
77	Nat'l Shawmut Bank, Boston, .	7,700	18,095 00	11,550 00
40	National Suffolk Bank, Boston,	4,000	5,320 00	5,000 00
75	New England N'l B'k, Boston,	7,500	11,775 00	9,750 00
50	Second National Bank, Boston,	5,000	9,450 00	8,250 00
75	State National Bank, Boston, .	7,500	11,400 00	9,000 00
50	Suffolk National Bank, Boston,	—	300 00	—
75	Third National Bank, Boston, .	—	1,650 00	—
12	Winthrop Nat'l Bank, Boston,	1,200	2,040 00	1,200 00
25	Central Nat'l Bank, Lynn, . . .	2,500	3,750 00	2,500 00
		\$60,125	\$101,990 00	\$73,975 00

Medford Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$25,000	\$26,625 00	\$25,000 00
Boston & Lowell R.R. 4s,	20,000	21,400 00	20,000 00
Chic., Burlington & Quincy R.R. 7s,	40,000	40,700 00	40,000 00
Eastern R.R. 6s,	27,252	29,432 59	28,342 00
Fitchburg R.R. 4s,	25,000	27,150 00	25,000 00
Fitchburg R.R. 5s,	10,000	10,100 00	10,000 00
Illinois Central R.R. 3s,	30,000	26,400 00	27,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	15,000	18,750 00	19,925 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	30,000	33,600 00	34,050 00
Michigan Central R.R. 5s,	30,000	36,800 00	36,425 00
Troy & Boston R.R. 7s,	25,000	37,500 00	33,120 00
	\$277,252	\$307,957 59	\$298,862 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$52,462 77	2 per cent.	\$343,522 39	4½ per cent.	\$10,000 00	5½ per cent.
73,900 00	4 “	55,000 00	4¾ “	107,353 11	6 “
75,000 00	4¼ “	983,925 00	5 “		

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	20,450 00
Assessed value of the same,	20,450 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	8,565 35
Assessed value of the same,	11,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 442	
Aggregate amount of the same,	639,078 11
Total number of loans upon real estate,	502
Amount of investments from which no income is received,	11,781 43
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1902,	99,576 84
Times for the dividends fixed by the by-laws: second Saturday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$37,907 50 } during the year ending Oct. 31, 1902, { 2 per cent., 38,799 07 }	76,706 57
Number of accounts opened during the year ending Oct. 31, 1902, . . .	755
Number of accounts closed during the year ending Oct. 31, 1902, . . .	447
Total number of open accounts Oct. 31, 1902,	5,830

Medford Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$5,243 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	342,075 00
Number of same,	5,979
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	289,317 18
Number of same,	4,299
Date of examination by commissioner: April 29.	

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 32.

MILTON M. FISHER, *President.*

WILLIAM H. UPTON, *Treasurer.*

WILLIAM H. UPTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MILTON M. FISHER,

SUMNER ROBBINS,

SAMUEL G. CLARK,

WILLIAM H. CARY,

WILLARD P. CLARK,

WALTER L. PALMER,

A. E. BULLARD.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$51,000 00	Deposits, . . .	\$396,688 57
Bank stock, as per schedule, .	13,530 20	Guaranty fund, .	19,593 04
Loan on bank stock, . . .	1,750 00	Interest account, .	8,554 03
Railroad bonds, as per schedule,	129,885 00		
Real estate by foreclosure, .	7,719 20		
Loans on real estate, . . .	173,354 50		
Loans on personal security, .	13,236 71		
Loans to counties, cities or towns			
(notes),	23,740 03		
Deposits in banks; on interest, .	9,621 22		
Cash on hand,	998 78		
	\$424,835 64		\$424,835 64

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$9,568 69
National Shawmut Bank, Boston,	52 53

Loan on Bank Stock :—

20 shares Central National Bank, Boston,	\$1,750 00
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Medway Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,450 00	\$5,000 00
City of Belfast, Me., 4s, . . .	5,000	5,400 00	5,000 00
of Boston, Mass., 4s, . . .	1,000	1,085 00	1,000 00
of Boston, Mass., 6s, . . .	2,000	2,020 00	2,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,012 50	1,000 00*
of Detroit, Mich., 6s, . . .	1,000	1,085 00	1,000 00
of Grand Rapids, Mich., 4½s, .	3,000	3,315 00	3,000 00
of Grand Rapids, Mich., 5s, . .	2,000	2,045 00	2,000 00
of Marlborough, Mass., 4s, . .	2,000	2,100 00	2,000 00
of Milwaukee, Wis., 5s, . . .	2,000	2,220 00	2,000 00
of Minneapolis, Minn., 4½s, . .	7,000	7,800 00	7,000 00
of Somerville, Mass., 4s, . . .	1,000	1,020 00	1,000 00
of Springfield, Ohio, 5s, . . .	6,000	6,635 00	6,000 00
of Taunton, Mass., 4s, . . .	1,000	1,010 00	1,000 00
of Waltham, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Youngstown, Ohio, 5s, . . .	5,000	5,000 00	5,000 00
Town of Clinton, Mass., 4s, . . .	1,000	1,065 00	1,000 00
of Melrose, Mass., 4s, . . .	1,000	1,027 50	1,000 00
	\$51,000	\$54,590 00	\$51,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston, .	\$600	\$690 00	\$600 00
30	Central N'l Bank, Boston, . .	3,000	3,750 00	3,000 00
16	Colonial Nat'l Bank, Boston, .	1,600	2,400 00	1,950 20
25	Manufacturers N'l B'k, Boston,	—	50 00	—
15	Mt. Vernon N'l Bank, Boston,	1,500	1,530 00	1,500 00
16	Nat'l Shawmut Bank, Boston,	1,600	3,760 00	2,070 00
5	State National Bank, Boston, .	500	760 00	500 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,160 00	2,000 00
17	Franklin N'l Bank, Franklin,	1,700	1,989 00	1,700 00
3	Wrentham N'l B'k, Wrentham,	210	210 00	210 00
		\$12,710	\$17,299 00	\$13,530 20

Medway Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$2,000	\$2,200 00	\$2,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,067 50	5,000 00
Boston & Maine R.R. 4½s, . . .	5,000	6,225 00	5,000 00
Boston & Providence R.R. 4s, . .	3,000	3,225 00	3,000 00
Burlington & Missouri River R.R. 6s,	1,000	1,190 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	9,900 00	10,000 00
Chic., Burlington & Quincy R.R. 4s,	6,000	6,420 00	6,000 00
Chic., Burlington & Quincy R.R. 7s,	1,000	1,020 00	1,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,387 50	5,000 00
Fitchburg R.R. 4s,	8,000	8,560 00	8,000 00
Fitchburg R.R. 5s,	4,000	4,235 00	4,000 00
Illinois Central R.R. 3s,	1,000	870 00	885 00
Illinois Central R.R. 3½s,	16,000	15,760 00	16,000 00
Illinois Central R.R. 4s,	10,000	11,000 00	10,000 00
Maine Central R.R. 4½s,	8,000	8,680 00	8,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,140 00	2,000 00*
New York Central & Hudson River R.R. 7s,	12,000	12,000 00	12,000 00
New York & New England R.R. 6s,	8,000	8,360 00	8,000 00
Old Colony R.R. 4s,	3,000	3,360 00	3,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	4,000	4,880 00	4,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	8,000	10,400 00	8,000 00
Vermont & Massachusetts R.R. 5s, .	3,000	3,000 00	3,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,225 00	5,000 00
	\$130,000	\$139,105 00	\$129,885 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,621 22	2 per cent.	\$6,740 03	4 per cent.	\$3,800 00	5½ per cent.
17,000 00	3½ “	37,762 50	5 “	146,778 71	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$7,719 20
Assessed value of the same,	11,550 00
Net income received from same during year ending Oct. 31, 1902, . . .	170 69
Number of loans which are of an amount not exceeding \$3,000 each, 172	
Aggregate amount of the same,	133,554 50
Total number of loans upon real estate,	182
Amount of investments from which no income is received,	1,455 26

Medway Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	\$19,497 54
Times for the dividends fixed by the by-laws: first Monday in June and December; payable after those days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,171 99 } during the year ending Oct. 31, 1902, . { 2 per cent., 7,506 66 }	14,678 65
Number of accounts opened during the year ending Oct. 31, 1902, .	282
Number of accounts closed during the year ending Oct. 31, 1902, .	116
Total number of open accounts Oct. 31, 1902,	1,681
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,475 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	69,135 20
Number of same,	1,596
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	66,071 33
Number of same,	1,058
Date of examination by commissioner: January 24.	

MELROSE SAVINGS BANK—MELROSE.

Incorporated April 5, 1872. Present number of corporators, 30.

DANIEL RUSSELL, *President.*

ELBRIDGE H. GOSS, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN W. FARWELL,

MOSES S. PAGE,

CHARLES H. ADAMS.

Open for business every business day, 8.30 to 11 A.M.; 2 to 5 P.M.; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$174,000 00	Deposits,	\$1,013,576 12
Bank stock, as per schedule, .	2,800 00	Guaranty fund, . . .	27,869 17
Railroad bonds, as per schedule, .	30,000 00	Interest account, . .	49,899 31
Real estate by foreclosure, . .	71,576 48		
Loans on real estate,	497,692 18		
Loans on personal security, . .	282,780 98		
Loans to counties, cities or towns (notes),	22,800 00		
Loans on depositors' books, . .	300 00		
Deposits in banks, on interest, .	8,082 40		
Suspense account,	182 02		
Cash on hand,	1,130 54		
	<hr/> \$1,091,344 60		<hr/> \$1,091,344 60

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$1,108 82
Winthrop National Bank, Boston,	17 78
Melrose National Bank, Melrose,	6,955 80

Melrose Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Altoona, Pa., 4s, . . .	\$6,000	\$6,600 00	\$6,000 00
of Belfast, Me., 4s, . . .	10,000	10,800 00	10,000 00
of Brockton, Mass., 5s, . . .	8,000	8,880 00	8,000 00
of Columbus, Ohio, 4s, . . .	5,000	5,000 00	5,000 00*
of Kansas City, Mo., 4½s, . . .	10,000	11,100 00	10,000 00
of Malden, Mass., 4s, . . .	12,000	12,452 50	12,000 00
of Portland, Me., 6s, . . .	5,000	5,600 00	5,000 00
Town of Danvers, Mass., 4s, . . .	6,000	6,450 00	6,000 00
of Melrose, Mass., 4s, . . .	98,000	103,920 00	98,000 00
of Reading, Mass., 4s, . . .	9,000	9,880 00	9,000 00
of Winchester, Mass., 4s, . . .	5,000	5,445 00	5,000 00
	\$174,000	\$186,127 50	\$174,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	Freemans Nat'l Bank, Boston,	\$2,800	\$3,080 00	\$2,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$11,000 00	\$10,000 00
Grafton & Upton R.R. 4s,	10,000	8,500 00	10,000 00
Illinois Central R.R. 3½s,	10,000	9,900 00	10,000 00
	\$30,000	\$29,400 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,082 40	2 per cent.	\$15,000 00	4½ per cent.	\$257,916 12	5 per cent.
12,800 00	3½ “	173,000 00	4½ “	26,177 84	5½ “
36,000 00	4 “	20,000 00	4¾ “	262,679 20	6 “

Melrose Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$71,576 48
Assessed value of the same,	82,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 405	
Aggregate amount of the same,	440,442 18
Total number of loans upon real estate,	418
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	46,764 48
Times for the dividends fixed by the by-laws: January 1 and July 1; payable third Wednesday of January and July.	
Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent., \$14,210 95 } during the year ending Oct. 31, 1902, . { $1\frac{1}{2}$ per cent., 14,232 36 }	28,443 31
Number of accounts opened during the year ending Oct. 31, 1902, .	686
Number of accounts closed during the year ending Oct. 31, 1902, .	513
Total number of open accounts Oct. 31, 1902,	4,797
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	3,390 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	237,624 77
Number of same,	6,214
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	266,897 31
Number of same,	4,386
Date of examination by commissioner: January 20.	

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 41.

THOMAS H. HOYT, *President.*

F. C. GRANT, *Treasurer.*

WILLIAM B. SARGENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES F. PEASE,

THOMAS H. HOYT,

H. O. DELANO.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.; Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$86,000 00	Deposits, . . .	\$500,065 06
Bank stock, as per schedule, .	5,585 00	Guaranty fund, .	26,276 29
Loans on bank stock, .	1,600 00	Profit and loss ac-	
Railroad bonds, as per schedule,	103,050 00	count, . . .	1,431 32
Loan on railroad stock, . .	760 00		
Boston Terminal Co. bonds, .	20,000 00		
Real estate by foreclosure, .	26,890 17		
Loans on real estate, . . .	147,633 00		
Loans on personal security, .	118,400 00		
Loans to counties, cities or towns			
(notes),	2,000 00		
Deposit in bank, on interest, .	10,000 00		
Deposit in bank, not on interest,	1,003 15		
Premium account,	3,757 50		
Furniture and fixtures, . . .	603 29		
Cash on hand,	490 56		
	<u>\$527,772 67</u>		<u>\$527,772 67</u>

Cash on Deposit in Bank :—

First National Bank, Merrimac, \$11,003 15

Loans on Bank Stock, amount on each :—

11 shares First National Bank, Merrimac, \$725 00

6 shares First National Bank, Merrimac, 600 00

5 shares Merrimack National Bank, Haverhill, 275 00

Loan on Railroad Stock :—

10 shares Boston & Maine R.R., \$760 00

Merrimac Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, . . .	\$15,000	\$16,462 50	\$15,000 00
City of Concord, N. H., 4s, . . .	7,000	7,647 50	7,000 00
of Dayton, Ohio, 4s, . . .	8,000	8,120 00	8,000 00
of Haverhill, Mass., 4s, . . .	20,000	20,100 00	20,000 00
of Keene, N. H., 4s, . . .	2,000	2,140 00	2,000 00
of Lynn, Mass., 4s, . . .	5,000	5,025 00	5,000 00
of Meriden, Conn., 4s, . . .	5,000	5,150 00	5,000 00
of Newton, Mass., 4s, . . .	5,000	5,275 00	5,000 00
of Quincy, Mass., 4s, . . .	4,000	4,050 00	4,000 00
of Stamford, Conn., 4s, . . .	5,000	5,337 50	5,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,425 00	5,000 00
Town of Auburn, Me., 4s, . . .	5,000	5,575 00	5,000 00
	\$86,000	\$90,307 50	\$86,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Powow River National Bank, Amesbury,	\$400	\$440 00	\$400 00
17	Blackstone N'l Bank, Boston, . .	391	102 00	85 00
51	First Nat'l Bank, Merrimac, . .	5,100	6,426 00	5,100 00
		\$5,891	\$6,968 00	\$5,585 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,137 50	\$5,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,950 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s, . .	5,000	5,000 00	5,000 00
Concord & Montreal R.R. 4s, . . .	11,000	12,045 00	11,000 00
Fitchburg R.R. 4s, . . .	15,000	15,112 50	15,000 00
Fitchburg R.R. 4½s, . . .	5,000	5,562 50	5,000 00
Illinois Central R.R. 3s, . . .	10,000	8,750 00	9,050 00
Illinois Central R.R. 3½s, . . .	15,000	15,000 00	15,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s, . . .	5,000	5,662 50	5,000 00
Maine Central R.R. 4s, . . .	7,000	7,367 50	7,000 00
Old Colony R.R. 4s, . . .	6,000	6,630 00	6,000 00
	\$104,000	\$109,217 50	\$103,050 00

Merrimac Savings Bank — Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	3½ per cent.	\$10,000 00	4¾ per cent.	\$10,000 00	5¾ per cent.
15,000 00	4½ “	97,115 00	5 “	52,278 00	6 “
71,000 00	4½ “	15,000 00	5½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$26,890 17
Assessed value of the same,	30,650 00
Net income received from same during year ending Oct. 31, 1902,	341 35
Number of loans which are of an amount not exceeding \$3,000 each, 122	
Aggregate amount of the same,	105,493 00
Total number of loans upon real estate, 121	
Amount of investments from which no income is received,	4,456 82
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	22,687 09
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$8,614 44 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 8,404 62 }	17,019 06
Number of accounts opened during the year ending Oct. 31, 1902, . . . 93	
Number of accounts closed during the year ending Oct. 31, 1902, . . . 100	
Total number of open accounts Oct. 31, 1902, 1,493	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,931 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	40,500 52
Number of same,	599
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	69,256 68
Number of same,	759
Date of examination by commissioner: September 4.	

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 27.

CHARLES E. ADAMS, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. G. LAMSON,

PERLEY P. PERHAM,

CHARLES F. VARNUM,

B. F. SARGENT,

H. C. TAFT.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$58,486 00	Deposits,	\$1,855,618 87
Loans on bank stock, . . .	3,350 00	Guaranty fund, . .	83,500 00
Railroad bonds, as per schedule, .	55,000 00	Interest account, .	617 24
Real estate by foreclosure, . .	18,100 00	Profit and loss account,	76,716 38
Loans on real estate,	1,131,175 25		
Loans on personal security, . .	637,865 28		
Loans to counties, cities or towns (notes),	51,500 00		
Loans on depositors' books, . .	200 00		
Deposits in banks, on interest, .	57,066 67		
Cash on hand,	3,709 29		
	\$2,016,452 49		\$2,016,452 49

Cash on Deposit in Banks, amount in each :—

State National Bank, Boston,	\$4,868 72
Old Lowell National Bank, Lowell,	15,000 00
Lowell Trust Company, Lowell,	10,000 00
Wamesit National Bank, Lowell,	27,197 95

Loans on Bank Stock, amount on each :—

17 shares Wamesit National Bank, Lowell,	\$1,350 00
25 shares Wamesit National Bank, Lowell,	2,000 00

Merrimack River Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$3,250 00	\$2,500 00
45	Atlas National Bank, Boston, .	4,500	5,175 00	4,500 00
17	Blackstone N'l Bank, Boston, .	391	—	391 00
15	Continental Nat'l B'k, Boston,	—	—	—
20	Eliot National Bank, Boston, .	2,000	3,320 00	2,000 00
28	Faneuil Hall N'l Bank, Boston,	2,800	3,836 00	2,800 00
31	Fourth National Bank, Boston,	3,100	4,030 00	3,100 00
40	Metropolitan N'l Bank, Boston,	4,000	4,280 00	4,000 00
51	N'l B'k of Commerce, Boston,	5,100	7,650 00	5,100 00
104	N'l B'k of Redemption, Boston,	10,400	17,680 00	10,400 00
10	Nat'l Hamilton Bank, Boston,	1,000	1,000 00	995 00
26	Nat'l Webster Bank, Boston, .	2,600	3,068 00	2,600 00
54	Old Boston Nat'l Bank, Boston,	5,400	5,994 00	5,400 00
31	State National Bank, Boston, .	3,100	4,712 00	3,100 00
16	Suffolk National Bank, Boston,	—	—	—
28	Tremont Nat'l Bank, Boston, .	1,400	—	1,400 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	10,200 00	10,200 00
		\$58,491	\$74,195 00	\$58,486 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$21,000 00	\$20,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	15,000	17,400 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,075 00	10,000 00
Fitchburg R.R. 4½s,	10,000	11,025 00	10,000 00
	\$55,000	\$59,500 00	\$55,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,066 67	2 per cent.	\$20,000 00	4½ per cent.	\$1,044,769 37	5 per cent.
25,000 00	3 “	149,000 00	4¼ “	67,136 16	5½ “
50,000 00	3½ “	298,400 00	4½ “	18,285 00	6 “
101,500 00	4 “	75,000 00	4¾ “		

Merrimack River Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$18,100 00
Assessed value of the same,	17,850 00
Net income received from same during year ending Oct. 31, 1902, . . .	434 90
Number of loans which are of an amount not exceeding \$3,000 each, 254	
Aggregate amount of the same,	406,345 00
Total number of loans upon real estate,	342
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	86,736 82
Times for the dividends fixed by the by-laws: first Saturday in May and November; payable on Monday following.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$30,929 67 } during the year ending Oct. 31, 1902, . . . { $1\frac{3}{4}$ per cent., 30,962 72 }	61,892 39
Number of accounts opened during the year ending Oct. 31, 1902, 356	
Number of accounts closed during the year ending Oct. 31, 1902, 355	
Total number of open accounts Oct. 31, 1902,	3,182
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,037 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	217,396 40
Number of same,	1,898
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	253,821 68
Number of same,	2,050
Date of examination by commissioner: March 17.	

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 35.

JAMES H. HARLOW, *President.*

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES H. HARLOW,

EVERETT T. LINCOLN,

MATTHEW H. CUSHING,

CHARLES F. CORNISH,

GEORGE BRAYTON.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturdays,
7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$117,750 00	Deposits, . . .	\$1,499,154 35
Bank stock, as per schedule, .	8,350 00	Guaranty fund, .	60,500 00
Railroad bonds, as per schedule, .	212,950 00	Interest account, .	11,315 81
Loan on railroad stock, . . .	125 00		
Boston Terminal Co. bonds, . . .	20,000 00		
Real estate (for banking purposes),	44,000 00		
Real estate by foreclosure, . . .	29,425 00		
Loans on real estate,	807,271 65		
Loans on personal security, . . .	215,079 16		
Loans to counties, cities or towns (notes),	75,550 00		
Deposits in banks, on interest, .	35,339 54		
Cash on hand,	5,129 81		
	<hr/> \$1,570,970 16		<hr/> \$1,570,970 16

Cash on Deposit in Banks, amount in each:—

Mechanics National Bank, Boston,	\$9,539 55
Winthrop National Bank, Boston,	6,015 13
Middleborough National Bank, Middleborough,	15,284 86
Pynchon National Bank, Springfield,	4,500 00

Loan on Railroad Stock:—

1 share Old Colony R.R.,	\$125 00
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Middleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cambridge, Mass., 6s, . . .	\$3,000	\$3,105 00	\$3,000 00
of Canton, Ohio, 5s, . . .	24,000	24,187 50	24,000 00
of Dayton, Ohio, 5s, . . .	10,000	11,200 00	10,000 00
of Dubuque, Iowa, 4s, . . .	16,000	16,800 00	16,000 00
of Fort Wayne, Ind., 4½s, . . .	5,000	5,450 00	5,000 00
of Kansas City, Mo., 4½s, . . .	10,000	11,050 00	10,000 00
of Lynn, Mass., 4s, . . .	15,000	15,712 50	15,000 00
of Rockford, Ill., 4½s, . . .	10,000	10,500 00	10,000 00
of South Bend, Ind., 5s, . . .	6,000	6,365 00	6,000 00
of Terre Haute, Ind., 4s, . . .	7,000	7,350 00	7,000 00
of Youngstown, Ohio, 6s, . . .	750	757 50	750 00
Town of Burrillville, R. I., 4s, . . .	5,000	5,075 00	5,000 00
of Weymouth, Mass., 4s, . . .	6,000	6,375 00	6,000 00
	\$117,750	\$123,927 50	\$117,750 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Nat'l Webster Bank, Boston, . .	\$3,300	\$3,894 00	\$3,300 00
11	Tremont Nat'l Bank, Boston, . .	550	55 00	550 00
6	Brockton N'l Bank, Brockton, . .	600	720 00	600 00
12	Middleborough National Bank, Middleborough, . . .	1,200	1,320 00	1,200 00
27	Plymouth N'l Bank, Plymouth, . .	2,700	2,970 00	2,700 00
		\$8,350	\$8,959 00	\$8,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$17,000	\$18,105 00	\$17,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,450 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s, . .	30,000	29,550 00	30,000 00
Dexter & Newport R.R. 4s, . . .	5,000	5,250 00	5,000 00
Fitchburg R.R. 3½s, . . .	10,000	10,100 00	10,000 00
Fitchburg R.R. 4s, . . .	6,000	6,340 00	6,000 00
Fitchburg R.R. 5s, . . .	5,000	5,350 00	5,000 00
Illinois Central R.R. 3s, . . .	50,000	42,750 00	44,950 00

Middleborough Savings Bank — Continued.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Illinois Central R.R. 3½s, . . .	\$45,000	\$44,325 00	\$45,000 00
Michigan Central R.R. 4s, . . .	10,000	10,800 00	10,000 00
Old Colony R.R. 4s, . . .	10,000	11,150 00	10,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,700 00	10,000 00
	\$218,000	\$214,870 00	\$212,950 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,015 13	2 per cent.	\$75,850 00	4½ per cent.	\$65,100 00	5½ per cent.
24,824 41	2½ “	10,000 00	4¾ “	393,433 24	6 “
62,500 00	4 “	495,642 57	5 “		

Amount invested in real estate for banking purposes,	\$44,000 00
Estimated value of the same,	44,000 00
Assessed value of the same,	36,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,600 26
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	29,425 00
Assessed value of the same,	31,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 680	
Aggregate amount of the same,	469,719 52
Total number of loans upon real estate,	575
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	70,950 19
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$26,633 79 } during the year ending Oct. 31, 1902, { 2 per cent., 27,912 01 }	54,545 80
Number of accounts opened during the year ending Oct. 31, 1902, . . .	648
Number of accounts closed during the year ending Oct. 31, 1902, . . .	389
Total number of open accounts Oct. 31, 1902,	4,440

Middleborough Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$4,056 56
Amonnt of deposits, not including dividends, received during the year ending Oct. 31, 1902,	293,770 21
Number of same,	4,199
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	204,357 68
Number of same,	2,973
Date of examination by commissioner: May 23.	

MIDDLESEX INSTITUTION FOR SAVINGS — CONCORD.

Incorporated March 4, 1835. Present number of corporators, 23.

HARVEY WHEELER, *President.*

CHARLES E. BROWN, *Treasurer.*

HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD J. BARTLETT,

FRANCIS A. HOUSTON,

HARVEY WHEELER,

LORING N. FOWLER.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M. ; Saturdays,
9 A.M. to 12.15 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$11,387 50	Deposits,	\$1,571,938 24
Bank stock, as per schedule, .	48,128 00	Guaranty fund, . .	78,000 00
Railroad bonds, as per schedule, .	390,187 50	Interest account, . .	32,433 29
Boston Terminal Co. bonds, . .	53,550 00	Profit and loss account,	11,025 27
Real estate (for banking purposes),	10,500 00	Rent account, . . .	224 75
Real estate by foreclosure, . . .	14,060 89		
Loans on real estate,	486,717 00		
Loans on personal security, . . .	560,550 00		
Loans to counties, cities or towns (notes),	80,300 00		
Deposit in bank, on interest, . .	28,000 00		
Deposit in bank, not on interest, .	5,954 70		
Expense account,	2,422 34		
Cash on hand,	1,863 62		
	<hr/>		<hr/>
	\$1,693,621 55		\$1,693,621 55

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$28,000 00
Concord National Bank, Concord,	5,954 70

Middlesex Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Concord, Mass., 4s, . . .	\$10,000	\$11,500 00	\$11,387 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
36	Blackstone N'l Bank, Boston, .	\$828	\$216 00	\$828 00
50	Central Nat'l Bank, Boston, .	5,000	6,250 00	5,000 00
50	Faneuil Hall N'l B'k, Boston, .	5,000	6,850 00	5,000 00
28	First National Bank, Boston, .	2,800	4,956 00	2,800 00
50	Lincoln Nat'l Bank, Boston, .	500	250 00	500 00
50	Merchants Nat'l Bank, Boston, .	5,000	9,550 00	5,000 00
25	N'l B'k of Redemption, Boston, .	2,500	4,250 00	2,500 00
100	National City Bank, Boston, .	—	100 00	—
50	Nat'l Webster Bank, Boston, .	5,000	5,900 00	5,000 00
34	Second National Bank, Boston, .	3,400	6,426 00	3,400 00
56	State National Bank, Boston, .	5,600	8,512 00	5,600 00
50	Tremont Nat'l Bank, Boston, .	2,500	250 00	2,500 00
100	Concord Nat'l Bank, Concord, .	10,000	15,000 00	10,000 00
		\$48,128	\$68,510 00	\$48,128 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$15,000	\$15,918 75	\$15,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,300 00	10,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,125 00	25,000 00
Cleveland & Pittsburgh R.R. 3½s, . .	20,000	20,400 00	21,150 00
Chic., Burlington & Quincy R.R. 3½s, .	25,000	24,750 00	25,875 00
Concord & Montreal R.R. 4s, . . .	50,000	53,875 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s, .	10,000	11,300 00	10,000 00
Eastern R.R. 6s,	37,000	39,960 00	37,000 00
Fitchburg R.R. 4s,	30,000	32,737 50	30,687 50
Illinois Central R.R. 3½s,	20,000	19,700 00	20,775 00
Illinois Central R.R. 4s,	10,000	11,000 00	11,300 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	20,000	25,400 00	26,700 00

Middlesex Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$15,000	\$15,600 00	\$15,000 00
Maine Central R.R. 4½s,	20,000	21,650 00	20,000 00
Old Colony R.R. 4s,	20,000	22,300 00	20,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,800 00	10,500 00
Sullivan County R.R. 4s,	10,000	10,800 00	10,000 00
Troy & Boston R.R. 7s,	20,000	30,000 00	31,200 00
	\$367,000	\$408,616 25	\$390,187 50

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$57,750 00	\$53,550 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,000 00	2½ per cent.	\$71,300 00	4 per cent.	\$396,792 00	5 per cent.
25,000 00	3½ “	155,000 00	4½ “	15,000 00	5½ “
25,000 00	3½ “	191,100 00	4½ “	35,550 00	5½ “
13,000 00	3½ “	130,000 00	4½ “	69,825 00	6 “

Amount invested in real estate for banking purposes,	\$10,500 00
Estimated value of the same,	10,500 00
Assessed value of the same,	8,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,060 89
Assessed value of the same,	17,650 00
Net income received from same during year ending Oct. 31, 1902, . . .	427 58
Number of loans which are of an amount not exceeding \$3,000 each, 212	
Aggregate amount of the same,	301,717 00
Total number of loans upon real estate,	259
Amount of investments from which no income is received,	10,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	74,505 04
Times for the dividends fixed by the by-laws: first Tuesday in June and December; payable on third Tuesday of June and December.	

Middlesex Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$28,640 99 }		
during the year ending Oct. 31, 1902, { 2 per cent., 29,248 97 }		\$57,889 96
Number of accounts opened during the year ending Oct. 31, 1902,	501	
Number of accounts closed during the year ending Oct. 31, 1902,	368	
Total number of open accounts Oct. 31, 1902,	4,776	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		6,738 97
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		228,176 12
Number of same,	3,251	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		208,144 60
Number of same,	2,756	
Date of examination by commissioner: January 28.		

MILFORD SAVINGS BANK—MILFORD.

Incorporated April 24, 1851. Present number of corporators, 47.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN P. DANIELS,

JESSE A. TAFT,

CHARLES F. CLAPLIN.

Open for business every business day except Saturdays, 9 A.M. to 12 M. ; 1.30 to 3.30 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$252,000 00	Deposits, . . .	\$2,445,935 97
Bank stock, as per schedule, .	126,012 74	Guaranty fund, .	91,211 32
Loans on bank stock, . . .	60,080 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	206,000 00	count, . . .	24,558 34
Loans on railroad bonds, . . .	45,000 00		
Boston Terminal Co. bonds, .	103,812 50		
Real estate (for banking pur-			
poses),	25,000 00		
Real estate by foreclosure, .	14,694 53		
Loans on real estate, . . .	664,882 00		
Loans on personal security, .	774,119 74		
Loans to counties, cities or towns			
(notes),	183,700 00		
Deposits in banks, on interest, .	83,101 31		
Deposits in banks, not on interest,	10,148 64		
Miscellaneous stock and bonds,*	12,000 00		
Cash on hand,	1,154 17		
	\$2,561,705 63		\$2,561,705 63

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$1,413 64
National Shawmut Bank, Boston,	16,687 67
Milford National Bank, Milford,	75,148 64

Milford Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

30 shares Milford National Bank, Milford,	\$1,200 00
24 shares Milford National Bank, Milford,	5,500 00
40 shares Eliot National Bank, Boston,	
10 shares Milford National Bank, Milford,	500 00
25 shares Milford National Bank, Milford,	2,200 00
2 shares Milford National Bank, Milford,	180 00
137 shares Massachusetts National Bank, Boston,	13,000 00
343 shares First National Bank, Lynn,	30,000 00
50 shares Naumkeag National Bank, Salem,	7,500 00
7 shares Old Boston National Bank, Boston,	
15 shares Freemans National Bank, Boston,	
3 shares Mechanics National Bank, Boston,	
3 shares New England National Bank, Boston,	
2 shares National Bank of the Republic, Boston,	

Loans on Railroad Bonds, amount on each:—

\$42,000 Cleveland & Pittsburgh R.R. 3½s,	\$40,000 00
5,000 Fitchburg R.R. 5s,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	\$15,000	\$16,200 00	\$15,000 00
of Boston, Mass., 4s,	25,000	27,120 00	25,000 00
of Bridgeport, Conn., 4s,	6,000	6,660 00	6,000 00
of Cleveland, Ohio, 4s,	4,000	4,000 00	4,000 00*
of Cleveland, Ohio, 5s,	6,000	6,000 00	6,000 00*
of Dayton, Ohio, 4s,	15,000	15,450 00	15,000 00
of Dubuque, Iowa, 4s,	8,000	8,480 00	8,000 00
of Grand Rapids, Mich., 4½s,	6,000	6,300 00	6,000 00
of Lynn, Mass., 4s,	7,000	7,910 00	7,000 00
of New Britain, Conn., 4s,	20,000	20,100 00	20,000 00
of Newport, R. I., 4s,	10,000	11,200 00	10,000 00
of Newton, Mass., 4s,	20,000	21,800 00	20,000 00
of Portland, Me., 6s,	2,000	2,240 00	2,000 00
of Providence, R. I., 4s,	11,000	12,100 00	11,000 00
of Providence, R. I., 5s,	20,000	21,400 00	20,000 00
of Saginaw, Mich., 4s,	12,000	13,200 00	12,000 00
of Woonsocket, R. I., 4s,	15,000	16,500 00	15,000 00*
Town of Framingham, Mass., 4s,	20,000	20,800 00	20,000 00
of Maynard, Mass., 4s,	20,000	22,000 00	20,000 00
of Weymouth, Mass., 4s,	10,000	10,800 00	10,000 00
	\$252,000	\$270,260 00	\$252,000 00

* Legal investments when made.

Milford Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,300 00	\$1,000 00
50	Atlas National Bank, Boston, .	5,000	5,750 00	5,000 00
15	Blackstone N'l Bank, Boston, .	345	90 00	345 00
7	Boylston Nat'l Bank, Boston, .	700	770 00	700 00
150	Central Nat'l Bank, Boston, .	15,000	18,750 00	15,000 00
25	Colonial Nat'l Bank, Boston, .	2,500	3,750 00	3,750 00
25	Continental N'l Bank, Boston, .	—	125 00	1 00
48	Eliot National Bank, Boston, .	4,800	7,968 00	5,682 99
25	Freemans Nat'l Bank, Boston, .	2,500	2,750 00	2,500 00
112	N'l B'k of Redemption, Boston, .	11,200	19,040 00	15,855 00
25	Nat'l Exchange Bank, Boston, .	2,500	3,800 00	3,581 25
100	Nat'l Shawmut Bank, Boston, .	10,000	23,500 00	15,000 00
47	National Union Bank, Boston, .	4,700	7,990 00	7,496 50
4	Nat'l Webster Bank, Boston, .	400	472 00	400 00
33	State National Bank, Boston, .	3,300	5,016 00	3,300 00
40	Washington N'l Bank, Boston, .	—	200 00	1 00
100	Home National B'k, Brockton, .	10,000	17,500 00	10,000 00
9	Hopkinton N'l B'k, Hopkinton, .	900	900 00	900 00
75	Home Nat'l Bank, Milford, .	7,500	11,250 00	7,500 00
263	Milford Nat'l Bank, Milford, .	26,300	39,450 00	28,000 00
		\$108,645	\$170,371 00	\$126,012 74

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 3½s, . . .	\$25,000	\$26,000 00	\$25,000 00
Boston & Lowell R.R. 4s, . . .	20,000	21,000 00	20,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,200 00	10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	18,750 00	15,000 00
Chic, Burlington & Quincy R.R. 3½s, .	25,000	24,875 00	25,000 00
Cleveland & Pittsburgh R.R. 4½s, .	10,000	12,200 00	10,000 00
Fitchburg R.R. 4s, . . .	25,000	26,150 00	25,000 00
Fitchburg R.R. 5s, . . .	15,000	16,200 00	15,000 00
Milford & Woonsocket R.R. 5s, .	4,000	4,000 00	4,000 00*
New York, New Haven & Hartford R.R. 3½s, . . .	25,000	25,500 00	25,000 00
Old Colony R.R. 4s, . . .	12,000	13,080 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s, .	20,000	21,200 00	20,000 00
	\$206,000	\$220,155 00	\$206,000 00

* A legal investment when made.

Milford Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$115,500 00	\$103,812 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$83,101 31	2 per cent.	\$120,000 00	4½ per cent.	\$2,100 00	5½ per cent.
50,000 00	3½ “	371,434 74	4½ “	34,525 00	6 “
99,500 00	3½ “	63,300 00	4½ “	450 00	6½ “
443,900 00	4 “	541,447 00	5 “	1,125 00	7 “

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,119 99
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,694 53
Assessed value of the same,	19,050 00
Net income received from same during year ending Oct. 31, 1902, . . .	25 02
Number of loans which are of an amount not exceeding \$3,000 each, 353	
Aggregate amount of the same,	443,598 31
Total number of loans upon real estate,	351
Amount of investments from which no income is received,	11,874 93
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	107,987 95
Times for the dividends fixed by the by-laws: second Saturday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$39,929 00 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 40,412 91 }	80,341 91
Number of accounts opened during the year ending Oct. 31, 1902, . . .	1,040
Number of accounts closed during the year ending Oct. 31, 1902, . . .	737
Total number of open accounts Oct. 31, 1902,	7,609
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	4,081 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	417,248 16
Number of same,	6,950
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	453,588 02
Number of same,	5,998
Date of examination by commissioner: May 20.	

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 40.

IRA N. GODDARD, *President.*

AMOS ARMSBY, *Treasurer.*

AMOS ARMSBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAMIEN DUCHARME,

HENRY W. CARTER,

IRA N. GODDARD,

AUGUSTUS S. WINTER,

GEORGE J. DUDLEY,

JACOB R. LINCOLN.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$63,000 00	Deposits, . . .	\$1,042,050 02
Bank stock, as per schedule, .	75,616 00	Guaranty fund, .	50,300 00
Railroad bonds, as per schedule, .	180,000 00	Interest account, .	21,864 63
Loan on railroad stock, . . .	150 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	20,000 00	count, . . .	34,542 03
Real estate (for banking pur-		Reserve profits, .	15,000 00
poses), . . .	10,000 00	Insurance account, .	456 07
Real estate by foreclosure, .	5,640 86		
Loans on real estate, . . .	375,916 00		
Loans on personal security, .	371,310 28		
Loans to counties, cities or towns			
(notes), . . .	34,650 00		
Deposit in bank, on interest, .	24,500 00		
Deposit in bank, not on interest,	38 37		
Expense account, . . .	1,024 55		
Suspense account, . . .	1,024 53		
Real estate expense account, .	180 01		
Cash on hand, . . .	1,162 15		
	\$1,164,212 75		\$1,164,212 75

Cash on Deposit in Bank : —

Millbury National Bank, Millbury, \$24,538 37

Loan on Railroad Stock : —

1 share Boston & Albany R.R., \$150 00

Millbury Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . .	\$5,000	\$5,450 00	\$5,000 00
of Kansas City, Mo., 4½s, . .	25,000	27,906 00	25,000 00
of Milwaukee, Wis., 5s, . .	10,000	10,800 00	10,000 00
of New Britain, Conn., 4s, . .	10,000	10,850 00	10,000 00
of Saginaw, Mich., 4s, . .	10,000	10,225 00	10,000 00
Town of Westborough, Mass., 5s, .	3,000	3,255 00	3,000 00
	\$63,000	\$68,486 00	\$63,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,750 00	\$5,000 00
42	Blackstone Nat'l Bank, Boston,	966	252 00	966 00
45	Colonial Nat'l Bank, Boston, .	4,500	6,750 00	4,500 00
20	Continental N'l B'k, Boston, .	—	100 00	—
50	First Ward Nat'l B'k, Boston, .	5,000	8,000 00	5,000 00
25	Manufacturers N'l B'k, Boston,	—	50 00	—
23	Merchants' N'l Bank, Boston, .	2,300	4,393 00	2,300 00
57	N'l B'k of Commerce, Boston,	5,700	8,550 00	5,700 00
74	N'l B'k of Redemption, Boston,	7,400	12,580 00	7,400 00
37	Nat'l Shawmut Bank, Boston, .	3,700	8,695 00	3,700 00
3	Old Boston N'l Bank, Boston, .	300	333 00	300 00
35	Second National Bank, Boston,	3,500	6,615 00	3,500 00
25	South End N'l Bank, Boston, .	2,500	2,050 00	2,500 00
53	State National Bank, Boston, .	5,300	8,056 00	5,300 00
13	Suffolk Nat'l Bank, Boston, .	—	78 00	—
34	Third National Bank, Boston,	—	748 00	—
15	Winthrop Nat'l Bank, Boston,	1,500	2,550 00	1,500 00
30	Grafton Nat'l Bank, Grafton, .	3,000	3,000 00	3,000 00
3	Leicester N'l Bank, Leicester, .	300	360 00	300 00
114	Millbury N'l Bank, Millbury, .	11,400	11,400 00	11,400 00
12½	Oxford Nat'l Bank, Oxford, .	1,250	1,312 50	1,250 00
36	Central Nat'l Bank, Worcester,	3,600	3,960 00	3,600 00
5	Citizens Nat'l B'k, Worcester,	500	700 00	500 00
14	City Nat'l Bank, Worcester, .	1,400	1,540 00	1,400 00
10	Mechanics' N'l B'k, Worcester,	1,000	1,000 00	1,000 00
50	Quinsigamond National Bank, Worcester,	5,000	6,500 00	5,000 00
5	Worcester N'l B'k, Worcester,	500	900 00	500 00
		\$75,616	\$106,222 50	\$75,616 00

Millbury Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$7,000	\$7,420 00	\$7,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	15,000	17,400 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s,	14,000	13,930 00	14,000 00
Chicago & Northwestern R.R. 7s,	5,000	6,200 00	5,000 00
Fitchburg R.R. 4s,	16,000	17,560 00	16,000 00
Hannibal & St. Joseph R.R. 6s,	6,000	6,990 00	6,000 00
Illinois Central R.R. 3s,	6,000	5,220 00	6,000 00
Illinois Central R.R. 3½s,	25,000	24,750 00	25,000 00
Illinois Central R.R. 4s,	8,000	8,840 00	8,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	10,000	11,300 00	10,000 00
Maine Central R.R. 4s,	5,000	5,225 00	5,000 00
Minnesota & Iowa R.R. 3½s,	15,000	15,150 00	15,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,300 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,137 00	15,000 00
Ottumwa, Cedar Falls & St. Paul R.R. 5s,	3,000	3,240 00	3,000 00
Portland & Rumford Falls R.R. 4s,	10,000	10,800 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
	\$180,000	\$194,462 00	\$180,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,500 00	2 per cent.	\$40,000 00	4½ per cent.	\$50,000 00	5½ per cent.
20,000 00	3 “	89,700 00	4½ “	20,000 00	5½ “
8,000 00	3½ “	386,015 00	5 “	151,751 00	6 “
36,560 28	4 “				

Millbury Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	11,800 00
Net income received from same during year ending Oct. 31, 1902,	530 20
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	5,640 86
Assessed value of the same,	12,270 00
Net income received from same during year ending Oct. 31, 1902,	40 54
Number of loans which are of an amount not exceeding \$3,000 each, 245	
Aggregate amount of the same,	247,591 00
Total number of loans upon real estate,	261
Amount of investments from which no income is received,	475 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	53,832 59
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$19,059 75 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 19,676 42 }	38,736 17
Number of accounts opened during the year ending Oct. 31, 1902,	223
Number of accounts closed during the year ending Oct. 31, 1902,	154
Total number of open accounts Oct. 31, 1902,	2,214
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,234 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	116,910 21
Number of same,	1,547
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	93,724 99
Number of same,	1,245
Date of examination by commissioner: April 18.	

MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 28.

EDWARD D. CUSHMAN, *President.*

CHARLES A. BRADWAY, *Treasurer.*

WESLEY A. SQUIER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD D. CUSHMAN,

ARTHUR D. NORCROSS,

CARLOS M. GAGE,

LYMAN C. FLYNT.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$127,000 00	Deposits, . . .	\$1,301,882 68
Bank stock, as per schedule, .	27,380 00	Guaranty fund, .	62,000 00
Loans on bank stock, . . .	4,100 00	Interest account, .	30,746 66
Railroad bonds, as per schedule,	159,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	20,000 00	count, . . .	1,884 45
Real estate (for banking pur-			
poses), . . .	32,000 00		
Real estate by foreclosure, .	21,185 12		
Loans on real estate, . . .	\$54,426 00		
Loans on personal security, .	48,762 00		
Loans on depositors' books, .	275 00		
Deposits in banks, on interest, .	95,570 78		
Deposit in bank, not on interest,	2,467 57		
Expense account, . . .	368 57		
Cash on hand, . . .	3,978 75		
	<hr/>		
	\$1,396,513 79		\$1,396,513 79

Cash on Deposit in Banks, amount in each :—

Monson National Bank, Monson,	\$2,467 57
Northampton National Bank, Northampton,	10,000 00
Chapin National Bank, Springfield,	9,497 55
Chicopee National Bank, Springfield,	10,000 00
City National Bank, Springfield,	21,015 77
Hampden Trust Company, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
Pyncheon National Bank, Springfield,	939 31
Springfield National Bank, Springfield,	11,995 50
Springfield Safe Deposit and Trust Company, Springfield,	7,122 65
Taunton Safe Deposit and Trust Company, Taunton,	5,000 00

Monson Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

10 shares Ware National Bank, Ware,	\$1,000 00
3 shares Monson National Bank, Monson,	300 00
20 shares Monson National Bank, Monson,	2,000 00
3 shares Monson National Bank, Monson,	300 00
5 shares Monson National Bank, Monson,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Middlesex, Mass., 4s,	\$10,000	\$10,700 00	\$10,000 00
City of Brockton, Mass., 4s,	10,000	10,850 00	10,000 00
of Burlington, Vt., 4s,	5,000	5,075 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,012 50	5,000 00
of Everett, Mass., 4s,	10,000	11,075 00	10,000 00
of Grand Rapids, Mich., 4½s,	10,000	10,800 00	10,000 00
of Holyoke, Mass., 4s,	10,000	10,700 00	10,000 00
of Lynn, Mass., 4s,	10,000	10,425 00	10,000 00
of Malden, Mass., 4s,	10,000	11,025 00	10,000 00
of Newton, Mass., 4s,	10,000	11,150 00	10,000 00
Town of Methuen, Mass., 4s,	5,000	5,025 00	5,000 00
of Monson, Mass., 4s,	22,000	23,320 00	22,000 00
of Natick, Mass., 4s,	10,000	10,900 00	10,000 00
	\$127,000	\$136,057 50	\$127,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone N'l Bank, Boston,	\$230	\$60 00	\$230 00
30	Merchants N'l Bank, Boston,	3,000	5,730 00	3,000 00
25	N'l B'k of Commerce, Boston,	2,500	3,750 00	2,500 00
25	N'l B'k of Redemption, Boston,	2,500	4,250 00	2,500 00
5	Nat'l Exchange Bank, Boston,	500	760 00	500 00
5	Tremont Nat'l Bank, Boston,	250	25 00	250 00
25	City National Bank, Holyoke,	2,500	2,750 00	2,500 00
90	Monson Nat'l Bank, Monson,	9,000	11,250 00	9,000 00
15	Palmer National B'k, Palmer,	1,500	1,500 00	1,500 00
11	Agawam N'l B'k, Springfield,	1,100	990 00	1,100 00
20	City Nat'l Bank, Springfield,	2,000	2,900 00	2,000 00
20	First Nat'l Bank, Springfield,	2,000	2,100 00	2,000 00
3	Ware National Bank, Ware,	300	315 00	300 00
		\$27,380	\$36,380 00	\$27,380 00

Monson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,575 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,275 00	10,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,175 00	10,000 00
Boston & Providence R.R. 4s, . . .	10,000	10,700 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	9,850 00	10,000 00
Chic., Burlington & Quincy R.R. 4s,	4,000	4,100 00	4,000 00
Cleveland & Pittsburgh R.R. 4½s, . .	10,000	12,000 00	10,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,725 00	10,000 00
Connecticut River R.R. 4s, . . .	10,000	11,275 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	11,150 00	10,000 00
Eastern R.R. 6s,	5,000	5,400 00	5,000 00
Fitchburg R.R. 4s,	10,000	10,875 00	10,000 00
Illinois Central R.R. 3½s,	10,000	9,850 00	10,000 00
Maine Central R.R. 4s,	10,000	10,350 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,300 00	10,000 00
Norwich & Worcester R.R. 4s, . . .	10,000	10,950 00	10,000 00
Old Colony R.R. 4s,	10,000	11,150 00	10,000 00
	\$159,000	\$171,700 00	\$159,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$67,635 97	3 per cent.	\$35,000 00	4 per cent.	\$2,000 00	5½ per cent.
11,995 50	3½ “	870,018 00	5 “	16,484 31	6 “

Monson Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$32,000 00
Estimated value of the same,	32,000 00
Assessed value of the same,	18,000 00
Net income received from same during year ending Oct. 31, 1902,	914 53
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	21,185 12
Assessed value of the same,	15,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 275	
Aggregate amount of the same,	390,671 00
Total number of loans upon real estate,	342
Amount of investments from which no income is received,	1,100 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	61,085 57
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,560 44 } during the year ending Oct. 31, 1902, { 2 per cent., 24,810 96 }	48,371 40
Number of accounts opened during the year ending Oct. 31, 1902,	404
Number of accounts closed during the year ending Oct. 31, 1902,	263
Total number of open accounts Oct. 31, 1902,	2,775
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,364 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	238,128 29
Number of same,	2,013
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	178,193 72
Number of same,	1,477
Date of examination by commissioner: May 29.	

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 35.

DAVID FOLGER, *President.*

GEORGE H. BROCK, *Treasurer.*

GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVID FOLGER, ALMON T. MOWRY,
DAVID PARKER, HENRY PADDOCK,
LOUIS F. BUCHANAN.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.;
November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$66,000 00	Deposits, . . .	\$627,049 54
Bank stock, as per schedule, .	9,051 00	Guaranty fund, .	30,071 20
Loans on bank stock, . . .	2,475 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	103,500 00	count, . . .	12,305 34
Boston Terminal Co. bonds, .	20,000 00		
Real estate (for banking pur-			
poses),	4,500 00		
Real estate by foreclosure, . .	8,800 00		
Loans on real estate, . . .	380,458 94		
Loans on personal security, . .	35,701 00		
Loans to counties, cities or towns			
(notes),	5,000 00		
Deposits in banks, on interest, .	32,042 50		
Expense account,	916 97		
Cash on hand,	980 67		
	\$669,426 08		\$669,426 08

Cash on Deposit in Banks, amount in each : —

Eliot National Bank, Boston, \$19,185 92
Pacific National Bank, Nantucket, 12,856 58

Loans on Bank Stock, amount on each : —

22 shares Pacific National Bank, Nantucket, \$2,200 00
9 shares Merchants National Bank, New Bedford, 275 00

Nantucket Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . . .	\$3,000	\$3,300 00	\$3,000 00
of Beverly, Mass., 4s, . . .	1,000	1,051 25	1,000 00
of Detroit, Mich., 7s, . . .	1,000	1,050 00	1,000 00
of East Saginaw, Mich., 4½s, . .	7,000	7,017 50	7,000 00
of Fall River, Mass., 6s, . . .	1,000	1,065 00	1,000 00
of Grand Rapids, Mich., 4½s, . .	10,000	10,900 00	10,000 00
of Middletown, Conn., 3½s, . . .	8,000	8,200 00	8,000 00
of New London, Conn., 7s, . . .	1,000	1,072 50	1,000 00
of Rockford, Ill., 4½s, . . .	4,000	4,525 00	4,000 00
of Saginaw, Mich., 4½s, . . .	5,000	5,525 00	5,000 00
of Sioux City, Iowa, 4½s, . . .	15,000	16,200 00	15,000 00*
Town of Billerica, Mass., 4s, . . .	10,000	11,200 00	10,000 00
	\$66,000	\$71,106 25	\$66,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
7	Blackstone Nat'l B'k, Boston, .	\$161	\$42 00	\$161 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,100 00	1,000 00
10	Continental N'l Bank, Boston,	—	50 00	—
15	Eliot National Bank, Boston, .	1,500	2,490 00	1,500 00
10	Faneuil Hall N'l B'k, Boston, .	1,000	1,370 00	1,000 00
19	Lincoln Nat'l Bank, Boston, .	190	95 00	190 00
8	Metropolitan N'l B'k, Boston, .	800	856 00	800 00
10	Nat'l Exchange Bank, Boston,	1,000	1,520 00	1,000 00
10	Old Boston N'l Bank, Boston, .	1,000	1,110 00	1,000 00
10	South End Nat'l Bank, Boston,	1,000	820 00	1,000 00
10	Pacific Nat'l Bank, Nantucket,	1,000	1,300 00	1,000 00
5	National Bank of Fairhaven, Fairhaven,	400	400 00	400 00
		\$9,051	\$11,153 00	\$9,051 00

Nantucket Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$6,000	\$6,110 00	\$6,000 00
Boston & Lowell R.R. 4½s, . .	3,000	3,007 50	3,000 00
Boston & Maine R.R. 4s, . .	5,000	5,600 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	6,000	6,255 00	6,000 00
Chic., Burlington & Quincy R.R. 3½s,	22,000	21,890 00	22,000 00
Grafton & Upton R.R. 4s, . .	5,000	4,000 00	5,000 00
Illinois Central R.R. 3½s, . .	17,000	16,750 00	17,000 00
Illinois Central R.R. 4s, . .	8,000	8,800 00	8,000 00
Maine Central R.R. 7s, . .	5,000	6,400 00	5,000 00
New York & New England R.R. 6s,	8,000	8,360 00	8,000 00
New York & New England R.R. 7s,	1,000	1,060 00	1,000 00
Upper Coos R.R. 4s, . .	500	535 00	500 00
Upper Coos R.R. 4½s, . .	10,000	11,550 00	10,000 00
Winona & St. Peters R.R. 7s, . .	7,000	9,520 00	7,000 00
	\$103,500	\$109,837 50	\$103,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$20,000	\$23,100 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,042 50	2 per cent.	\$162,121 00	5 per cent.	\$180,388 94	6 per cent.
15,000 00	4 “	20,500 00	5½ “	125 00	7 “
35,500 00	4½ “	10,000 00	5¾ “		

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	4,500 00
Assessed value of the same,	4,500 00
Net income received from same during year ending Oct. 31, 1902, . . .	204 03
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	8,800 00
Assessed value of the same,	9,800 00

Nantucket Institution for Savings — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	212	
Aggregate amount of the same,		\$200,359 94
Total number of loans upon real estate,	224	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		30,471 28
Times for the dividends fixed by the by-laws: second Monday in January and July; payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent., \$11,365 79 }		23,264 38
during the year ending Oct. 31, 1902, { 2 per cent., 11,898 59 }		
Number of accounts opened during the year ending Oct. 31, 1902,	166	
Number of accounts closed during the year ending Oct. 31, 1902,	125	
Total number of open accounts Oct. 31, 1902,	1,454	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),		2,397 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		99,152 11
Number of same,	1,113	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		90,510 27
Number of same,	1,096	
Date of examination by commissioner: October 6.		

NATICK FIVE CENTS SAVINGS BANK — NATICK.

Incorporated April 5, 1859. Present number of corporators, 35.

JOHN O. WILSON, *President.*

FREDERICK O. BASTON, *Treasurer.*

FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM NUTT,

FRANCIS BIGELOW,

FREDERICK O. BASTON,

FRANK H. HAYES,

HENRY C. MULLIGAN,

WALTER B. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$248,000 00	Deposits,	\$2,241,462 36
Bank stock, as per schedule, .	63,500 00	Guaranty fund, .	112,000 00
Loans on bank stock,	11,690 00	Interest account, .	26,394 86
Railroad bonds, as per schedule,	191,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	75,379 49
poses),	26,659 48		
Real estate by foreclosure, .	12,250 33		
Loans on real estate,	1,515,533 00		
Loans on personal security, .	92,931 00		
Loans to counties, cities or towns			
(notes),	190,700 00		
Loans on depositors' books, .	200 00		
Deposits in banks, on interest, .	95,587 31		
Expense account,	2,555 75		
Cash on hand,	4,629 84		
	\$2,455,236 71		\$2,455,236 71

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$35,000 00
National Bank of the Republic, Boston,	10,000 00
New England National Bank, Boston,	20,000 00
Natick National Bank, Natick,	30,587 31

Natick Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each: —

100 shares South End National Bank, Boston,	\$6,000 00
40 shares Natick National Bank, Natick,	3,600 00
12 shares Natick National Bank, Natick,	975 00
5 shares Natick National Bank, Natick,	460 00
5 shares Natick National Bank, Natick,	480 00
2 shares Natick National Bank, Natick,	175 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s,	\$7,000	\$7,560 00	\$7,000 00
of Boston, Mass., 4s,	11,000	11,500 00	11,000 00
of Boston, Mass., 6s,	10,000	10,050 00	10,000 00
of Cambridge, Mass., 6s,	13,000	13,622 00	13,000 00
of Cleveland, Ohio, 4s,	5,000	5,350 00	5,000 00*
of Dover, N. H., 4s,	10,000	10,075 00	10,000 00
of Fall River, Mass., 5s,	16,000	17,547 00	16,000 00
of Lowell, Mass., 4s,	3,000	3,000 00	3,000 00
of Lynn, Mass., 4s,	30,000	30,900 00	30,000 00
of Malden, Mass., 4s,	25,000	25,693 00	25,000 00
of Newton, Mass., 4s,	25,000	26,770 00	25,000 00
of Salem, Mass., 4s,	9,000	9,067 00	9,000 00
of Springfield, Ohio, 5s,	23,000	24,696 00	23,000 00
of Worcester, Mass., 4½s,	6,000	6,180 00	6,000 00
Town of Natick, Mass., 4s,	30,000	32,870 00	30,000 00
of Orange, Mass., 4s,	11,000	11,430 00	11,000 00
of Wellesley, Mass., 4s,	14,000	14,332 00	14,000 00
	\$248,000	\$260,642 00	\$248,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston,	\$2,600	\$2,990 00	\$2,600 00
7	Boylston National B'k, Boston,	700	770 00	700 00
27	Central National Bank, Boston,	2,700	3,375 00	2,700 00
5	Continental N'l Bank, Boston,	—	25 00	—
19	Eliot National Bank, Boston,	1,900	3,154 00	1,900 00
46	Merchants Nat'l Bank, Boston,	4,600	8,786 00	4,600 00
10	Metropolitan N'l B'k, Boston,	1,000	1,070 00	1,000 00
15	Monument N'l Bank, Boston,	1,500	2,865 00	1,500 00
46	N'l B'k of Commerce, Boston,	4,600	6,900 00	4,600 00
14	N'l B'k of Redemption, Boston,	1,400	2,380 00	1,400 00

Natick Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of the Republic, Boston,	\$3,000	\$4,800 00	\$3,000 00
15	Nat'l Exchange Bank, Boston,	1,500	2,280 00	1,500 00
10	Second National Bank, Boston,	1,000	1,890 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,640 00	2,000 00
6	State National Bank, Boston, .	600	912 00	600 00
20	Winthrop Nat'l Bank, Boston,	2,000	3,400 00	2,000 00
55	Home Nat'l Bank, Brockton, .	5,500	9,625 00	5,500 00
32	First National Bank, Chelsea, .	3,200	3,200 00	3,200 00
33	Dedham Nat'l Bank, Dedham,	3,300	3,564 00	3,300 00
37	Wachusett N'l B'k, Fitchburg,	3,700	4,070 00	3,700 00
120	Natick National Bank, Natick,	12,000	15,600 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	1,800 00	2,000 00
17	Framingham National Bank, South Framingham, . . .	1,700	2,550 00	1,700 00
10	First N'l Bank, West Newton,	1,000	1,200 00	1,000 00
		\$63,500	\$88,846 00	\$63,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$5,000	\$5,310 00	\$5,000 00
Boston & Albany R.R. 4s, . . .	10,000	10,600 00	10,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,235 00	15,000 00
Boston & Lowell R.R. 4½s, . . .	15,000	15,000 00	15,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	6,000	6,600 00	6,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,060 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,000 00	15,000 00
Maine Central R.R. 4s,	11,000	11,450 00	11,000 00
Maine Central R.R. 7s,	20,000	25,600 00	20,000 00
Old Colony R.R. 4s,	28,000	31,100 00	28,000 00
Old Colony R.R. 4½s,	17,000	17,205 00	17,000 00
Vermont & Massachusetts R.R. 5s, .	24,000	24,000 00	24,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,950 00	10,000 00
	\$191,000	\$204,110 00	\$191,000 00

Natick Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$95,587 31	2 per cent.	\$20,000 00	3 $\frac{3}{4}$ per cent.	\$1,372,811 00	5 per cent.
20,000 00	3 $\frac{3}{10}$ "	102,460 00	4 "	74,535 00	5 $\frac{1}{2}$ "
62,000 00	3 $\frac{1}{2}$ "	35,280 00	4 $\frac{1}{2}$ "	123,968 00	6 "

Amount invested in real estate for banking purposes,	\$26,659 48
Estimated value of the same,	25,000 00
Assessed value of the same,	29,600 00
Net income received from same during year ending Oct. 31, 1902,	191 48
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	12,250 33
Assessed value of the same,	12,775 00
Number of loans which are of an amount not exceeding \$3,000 each, 744	
Aggregate amount of the same,	988,544 00
Total number of loans upon real estate,	793
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	105,654 51
Times for the dividends fixed by the by-laws: first Tuesday in May and November; payable second Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$38,574 16 } during the year ending Oct. 31, 1902, { 2 per cent., 39,960 15 }	78,534 31
Number of accounts opened during the year ending Oct. 31, 1902,	1,223
Number of accounts closed during the year ending Oct. 31, 1902,	649
Total number of open accounts Oct. 31, 1902,	8,978
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	4,964 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	502,953 89
Number of same,	10,228
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	409,350 44
Number of same,	6,515
Date of examination by commissioner: January 28.	

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 148.

LOUM SNOW, *President.*

WILLIAM H. PITMAN, *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LOUM SNOW,	GILBERT N. HALL,
WILLIAM BAYLIES,	ARTHUR L. TUCKER,
THOMAS WILCOX,	OTIS N. PIERCE,
WILLIAM R. WING,	PARKMAN M. LUND,
ANDREW G. PIERCE, Jr.	

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$832,500 00	Deposits, . . .	\$7,508,644 61
Bank stock, as per schedule, .	132,400 00	Guaranty fund, .	290,000 00
Loan on bank stock, . . .	100 00	Interest account, .	20,592 03
Railroad bonds, as per schedule,	683,500 00	Profit and loss account, . . .	3,135 70
Loans on railroad bonds, . . .	100,000 00	Surplus fund, . . .	104,393 75
Real estate (for banking purposes),	92,000 00	Discount account, .	4,581 55
Real estate by foreclosure, .	172,837 87	Suspense account, .	462 62
Loans on real estate,	2,282,010 41	Rent account, . . .	1,531 59
Loans on personal security, .	2,606,052 50		
Loans to counties, cities or towns (notes),	752,000 00		
Loans on depositors' books, .	570 00		
Deposits in banks, on interest, .	267,483 01		
Expense account,	1,269 86		
Cash on hand,	10,618 20		
	\$7,933,341 85		\$7,933,341 85

New Bedford Five Cents Savings Bank — Continued.

Cash on Deposit in Banks, amount in each :—

Atlas National Bank, Boston,	\$50,104 18
National Bank of Redemption, Boston,	64,001 02
First National Bank, New Bedford,	9,391 80
Mechanics National Bank, New Bedford,	98,614 86
Merchants National Bank, New Bedford,	19,700 00
Pynchon National Bank, Springfield,	1,242 98
Third National Bank, Springfield,	24,428 17

Loan on Bank Stock :—

5 shares First National Bank, New Bedford,	\$100 00
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Loans on Railroad Bonds, amount on each :—

\$50,000 Chicago, Burlington & Quincy R.R. 4s,	\$50,000 00
3,000 Boston & Maine R.R. 4½s,	
50,000 Old Colony R.R. 4s,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
Massachusetts 3½s,	\$50,000	\$54,875 00	\$50,000 00
City of Allegheny, Pa., 3½s,	18,000	18,000 00	18,000 00
of Bay City, Mich., 4s,	13,000	13,680 00	13,000 00
of Bay City, Mich., 5s,	5,000	5,925 00	5,000 00
of Boston, Mass., 3½s,	50,000	51,750 00	50,000 00
of Chelsea, Mass., 4s,	20,000	20,300 00	20,000 00
of Danbury, Conn., 4s,	30,000	32,700 00	30,000 00*
of Dayton, Ohio, 4s,	10,000	10,100 00	10,000 00
of Dayton, Ohio, 5s,	50,000	53,465 00	50,000 00
of Detroit, Mich., 4s,	50,000	55,250 00	50,000 00
of Detroit, Mich., 7s,	6,000	6,420 00	6,000 00
of East Saginaw, Mich., 5s,	25,000	25,812 50	25,000 00
of Fall River, Mass., 4s,	10,000	11,025 00	10,000 00
of Fall River, Mass., 5s,	17,000	18,657 50	17,000 00
of Fall River, Mass., 6s,	73,000	75,555 00	73,000 00
of Grand Rapids, Mich., 5s,	50,000	54,000 00	50,000 00
of Lynn, Mass., 4s,	25,000	27,312 50	25,000 00
of Manchester, N. H., 4s,	50,000	52,312 50	50,000 00
of Meriden, Conn., 4s,	20,000	20,900 00	20,000 00
of New Bedford, Mass., 4s,	119,000	133,030 00	119,000 00
of New Haven, Conn., 3½s,	30,000	30,000 00	30,000 00
of Newton, Mass., 4s,	50,000	53,500 00	50,000 00
of Saginaw, Mich., 5½s,	10,000	11,900 00	10,000 00
Middleborough, Mass. (Fire Dis- trict), 4s,	51,500	53,825 63	51,500 00
	\$832,500	\$890,295 63	\$832,500 00

* A legal investment when made.

New Bedford Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	\$10,000	\$17,700 00	\$10,000 00
100	Merchants Nat'l Bank, Boston,	10,000	19,100 00	10,000 00
40	Nat'l Shawmut Bank, Boston,	4,000	9,400 00	4,000 00
15	State National Bank, Boston, .	1,500	2,280 00	1,500 00
12	Tremont Nat'l Bank, Boston, .	600	60 00	600 00
15	Winthrop Nat'l Bank, Boston,	1,500	2,550 00	1,500 00
100	Franklin Nat'l Bank, Franklin,	10,000	11,700 00	10,000 00
325	First N'l Bank, New Bedford,	32,500	41,925 00	32,500 00
523	Merchants National Bank, New Bedford,			
		52,300	103,554 00	52,300 00
100	Third Nat'l Bank, Springfield,	10,000	22,000 00	10,000 00
		\$132,400	\$230,269 00	\$132,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$89,000	\$91,002 50	\$89,000 00
Boston & Maine R.R. 3½s, . . .	35,000	35,437 50	35,000 00
Boston & Maine R.R. 4s, . . .	50,000	56,250 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	49,750 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	25,750 00	25,000 00
Chic., Burlington & Quincy R.R. 7s,	84,000	85,260 00	84,000 00
Eastern R.R. 6s,	52,500	56,831 25	52,500 00
Fitchburg R.R. 3½s,	25,000	25,312 50	25,000 00
Fitchburg R.R. 4s,	50,000	51,125 00	50,000 00
Illinois Central R.R. 3½s,	50,000	49,500 00	50,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,250 00	25,000 00
New York & New England R.R. 6s,	8,000	8,360 00	8,000 00
New York & New England R.R. 7s,	15,000	15,937 50	15,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00
Old Colony R.R. 4s,	100,000	109,375 00	100,000 00
	\$683,500	\$713,641 25	\$683,500 00

New Bedford Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$256,848 23	2 per cent.	\$50,000 00	3 $\frac{1}{2}$ per cent.	\$875,220 00	4 $\frac{1}{2}$ per cent.
9,391 80	2 $\frac{1}{2}$ "	300,000 00	3 $\frac{7}{10}$ "	433,475 00	4 $\frac{3}{4}$ "
1,242 98	3 "	50,000 00	3 $\frac{1}{2}$ "	866,681 00	5 "
20,000 00	3 $\frac{1}{4}$ "	77,000 00	3 $\frac{7}{10}$ "	4,360 00	5 $\frac{1}{4}$ "
25,000 00	3 $\frac{3}{8}$ "	920,000 00	4 "	1,173,084 41	5 $\frac{1}{2}$ "
150,000 00	3 $\frac{5}{8}$ "	587,000 00	4 $\frac{1}{4}$ "	174,912 50	6 "
30,000 00	3 $\frac{7}{8}$ "	4,000 00	4 $\frac{3}{8}$ "		

Amount invested in real estate for banking purposes,	\$92,000 00
Estimated value of the same,	115,000 00
Assessed value of the same,	93,400 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	172,837 87
Assessed value of the same,	151,400 00
Net income received from same during year ending Oct. 31, 1902, . . .	5,551 44
Number of loans which are of an amount not exceeding \$3,000 each, 898	
Aggregate amount of the same,	1,017,561 09
Total number of loans upon real estate,	1,028
Amount of investments from which no income is received,	7,841 73
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	337,209 94
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$139,153 13 } during the year ending Oct. 31, 1902, { 1 $\frac{1}{4}$ per cent., 123,413 27 }	262,566 40
Number of accounts opened during the year ending Oct. 31, 1902,	3,562
Number of accounts closed during the year ending Oct. 31, 1902,	2,413
Total number of open accounts Oct. 31, 1902,	25,323
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	18,329 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,463,289 97
Number of same,	29,933
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,392,164 80
Number of same,	16,266
Date of examination by commissioner: September 24.	

NEW BEDFORD INSTITUTION FOR SAVINGS — NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 115.

WILLIAM W. CRAPO, *President.*

CHARLES H. PEIRCE, *Treasurer.*

WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM W. CRAPO,

CLARENCE A. COOK,

GIDEON ALLEN, JR.,

ANDREW G. PIERCE,

THOMAS B. TRIPP,

FREDERICK GRINNELL,

OLIVER PRESCOTT, JR.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,461,700 00	Deposits, . . .	\$14,714,782 09
Loan on public funds, . . .	100,000 00	Guaranty fund, . .	740,000 00
Bank stock, as per schedule, .	853,110 00	Interest account, . .	30,252 91
Loans on bank stock, . . .	56,260 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	2,193,080 10	count, . . .	104,795 82
Loan on railroad bonds, . . .	100,000 00		
Loan on railroad stock, . . .	60,000 00		
Real estate (for banking pur-			
poses),	170,000 00		
Other real estate,	17,723 95		
Loans on real estate,	3,455,198 46		
Loans on personal security, . . .	5,191,107 00		
Loans to counties, cities or towns			
(notes),	619,000 00		
Deposits in banks, on interest, .	261,031 09		
Expense account,	911 73		
Cash on hand,	50,708 49		
	<hr/> \$15,589,830 82		<hr/> \$15,589,830 82

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$59,499 98
National Shawmut Bank, Boston,	55,393 40
First National Bank, New Bedford,	79,264 67
Mechanics National Bank, New Bedford,	29,656 78
Merchants National Bank, New Bedford,	29,943 32
Pynchon National Bank, Springfield,	7,272 94

New Bedford Institution for Savings — Continued.

Loan on Public Funds :—

\$40,000 Somerville, Mass., 3½s,	}	\$100,000 00
25,000 Enfield, Conn., 3½s,		
20,000 Norfolk County, Mass., note,		
3,000 Leicester, Mass., 4s,		
8,000 Berlin, N. H., 3½s,		
4,000 Jaffrey, N. H., 3½s,		

Loans on Bank Stock, amount on each :—

25 shares Falmouth National Bank, Falmouth,	\$2,000 00
47 shares Manufacturers National Bank, Lynn,	3,760 00
500 shares Eliot National Bank, Boston,	50,000 00
8 shares Plymouth National Bank, Plymouth,	500 00

Loan on Railroad Bonds :—

\$117,000 Old Colony R.R. 3½s,	\$100,000 00
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Loan on Railroad Stock :—

518 shares Boston & Maine R.R.,	\$60,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$107,700	\$147,010 00	\$107,700 00
District of Columbia 6s,	20,000	20,000 00	20,000 00
Massachusetts 3s,	200,000	200,000 00	200,000 00
Massachusetts 3½s,	315,000	339,018 75	315,000 00
City of Bay City, Mich., 4s,	27,000	27,000 00	27,000 00
of Boston, Mass., 5s,	250,000	264,000 00	250,000 00
of Boston, Mass., 6s,	1,000	1,005 00	1,000 00
of Cambridge, Mass., 6s,	1,000	1,041 25	1,000 00
of Canton, Ohio, 3½s,	11,000	11,165 00	11,000 00
of Chelsea, Mass., 4s,	50,000	52,500 00	50,000 00
of Danbury, Conn., 4s,	50,000	53,250 00	50,000 00*
of Dayton, Ohio, 5s,	84,000	85,680 00	84,000 00
of Detroit, Mich., 4s,	300,000	329,250 00	300,000 00
of Grand Rapids, Mich., 4s,	80,000	80,600 00	80,000 00
of Grand Rapids, Mich., 5s,	130,000	138,612 50	130,000 00
of Lynn, Mass., 4s,	143,000	146,753 75	143,000 00
of Milwaukee, Wis., 5s,	72,000	77,760 00	72,000 00
of New Bedford, Mass., 4s,	50,000	52,750 00	50,000 00
of New Bedford, Mass., 5s,	5,000	5,068 75	5,000 00
of New Bedford, Mass., 6s,	100,000	111,250 00	100,000 00
of Peoria, Ill., 4½s,	50,000	52,625 00	50,000 00*
of Providence, R. I., 4s,	50,000	56,125 00	50,000 00
of Providence, R. I., 5s,	61,000	64,660 00	61,000 00
of Salem, Mass., 4s,	70,000	71,400 00	70,000 00
of Springfield, Ohio, 4½s,	60,000	65,700 00	60,000 00

* Legal investments when made.

New Bedford Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waltham, Mass., 4s, . .	\$25,000	\$26,250 00	\$25,000 00
of Woonsocket, R. I., 4s, . .	50,000	53,500 00	50,000 00*
Town of Attleborough, Mass., 7s, .	34,000	35,870 00	34,000 00
of Fairhaven, Mass., 4s, . .	65,000	68,250 00	65,000 00
	\$2,461,700	\$2,638,095 00	\$2,461,700 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston, .	\$36,000	\$41,400 00	\$36,000 00
90	Eliot National Bank, Boston, .	9,000	14,940 00	9,000 00
230	First National Bank, Boston, .	23,000	40,710 00	23,000 00
230	Merchants N'l Bank, Boston, .	23,000	43,930 00	23,000 00
100	Monument N'l Bank, Boston, .	10,000	19,100 00	10,000 00
460	N'l B'k of Commerce, Boston, .	46,000	69,000 00	46,000 00
340	N'l B'k of Redemption, Boston, .	34,000	57,800 00	34,000 00
490	N'l B'k of the Republic, Boston, .	49,000	78,400 00	49,000 00
30	National City Bank, Boston, .	—	30 00	—
20	N'l Exchange Bank, Boston, .	2,000	3,040 00	2,000 00
612	Nat'l Shawmut Bank, Boston, .	61,200	143,820 00	91,800 00
104	National Suffolk Bank, Boston, .	10,400	13,832 00	10,400 00
130	National Union Bank, Boston, .	13,000	22,100 00	13,000 00
40	New England N'l B'k, Boston, .	4,000	6,280 00	4,000 00
530	Second National Bank, Boston, .	53,000	100,170 00	53,000 00
134	State National Bank, Boston, .	13,400	20,368 00	13,400 00
175	Tremont Nat'l Bank, Boston, .	8,750	875 00	1,750 00
130	Washington N'l Bank, Boston, .	—	650 00	—
18	Winthrop Nat'l Bank, Boston, .	1,800	3,060 00	1,800 00
200	First National Bank, Chelsea, .	20,000	20,000 00	20,000 00
22	National Bank of Fairhaven, Fairhaven,	1,760	1,540 00	1,760 00
200	Fall River N'l B'k, Fall River, .	20,000	23,200 00	20,000 00
250	Metacomet N'l B'k, Fall River, .	25,000	30,500 00	25,000 00
1356	First N'l Bank, New Bedford, .	135,600	174,924 00	135,600 00
1000	Mechanics National Bank, New Bedford,	100,000	147,000 00	100,000 00
1096	Merchants National Bank, New Bedford,	109,600	217,008 00	109,600 00
200	Third Nat'l Bank, Springfield, .	20,000	44,000 00	20,000 00
		\$829,510	\$1,337,677 00	\$853,110 00

New Bedford Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . . .	\$150,000	\$160,500 00	\$150,000 00
Albany & Susquehanna R.R. 7s, . . .	39,000	42,900 00	39,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	13,000	14,300 00	13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,050 00	20,000 00
Boston & Maine R.R. 3½s,	100,000	101,500 00	100,000 00
Boston & Maine R.R. 4s,	200,000	226,000 00	200,000 00
Burlington & Missouri River R.R. 6s,	46,000	54,740 00	46,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	98,000 00	100,000 00
Chic., Burlington & Quincy R.R. 4s,	100,000	107,000 00	100,000 00
Chic., Burlington & Quincy R.R. 5s,	9,000	10,035 00	9,000 00
Chic., Burlington & Quincy R.R. 7s,	153,000	155,677 00	153,000 00
Concord & Montreal R.R. 4s,	30,000	32,325 00	30,000 00
Connecticut River R.R. 3½s,	100,000	101,375 00	100,000 00
Eastern R.R. 6s,	50,000	54,000 00	50,000 00
Erie & Pittsburgh R.R. 3½s,	50,000	50,500 00	50,000 00
Fitchburg R.R. 3½s,	100,000	101,500 00	100,000 00
Fitchburg R.R. 5s,	100,000	100,000 00	100,000 00
Illinois Central R.R. 3s,	100,000	87,000 00	85,000 00
Illinois Central R.R. 3½s,	100,000	98,500 00	100,000 00
Illinois Central R.R. 5s,	93,436	93,436 00	93,080 10
New York Central & Hudson River R.R. 4s,	20,000	20,200 00	20,000 00
New York Central & Hudson River R.R. 5s,	10,000	10,225 00	10,000 00
New York Central & Hudson River R.R. 7s,	325,000	325,000 00	325,000 00
Old Colony R.R. 4s,	200,000	219,000 00	200,000 00
	\$2,208,436	\$2,283,763 00	\$2,193,080 10

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$203,758 15	2 per cent.	\$200,000 00	3 ⁷ / ₁₀ per cent.	\$671,800 00	4 ³ / ₄ per cent.
7,272 94	3 "	421,500 00	3 ⁵ / ₈ "	1,420,749 83	5 "
15,000 00	3 ² / ₃ "	65,000 00	3 ⁵ / ₈ "	250,000 00	5 ¹ / ₄ "
295,000 00	3 ¹ / ₂ "	2,710,000 00	4 "	618,243 63	5 ¹ / ₂ "
50,000 00	3 ³ / ₈ "	1,216,000 00	4 ¹ / ₂ "	79,922 00	6 "
60,000 00	3 ⁵ / ₈ "	1,558,350 00	4 ¹ / ₂ "		

New Bedford Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,	\$170,000 00
Estimated value of the same,	170,000 00
Assessed value of the same,	133,415 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	17,723 95
Assessed value of the same,	19,587 00
Net income received from same during the year ending Oct. 31, 1902, . .	188 53
Number of loans which are of an amount not exceeding \$3,000 each, 460	
Aggregate amount of the same,	596,000 63
Total number of loans upon real estate,	551
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	673,866 50
Times for the dividends fixed by the by-laws: first Monday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$245,565 49 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 248,160 60 }	493,726 09
Number of accounts opened during the year ending Oct. 31, 1902,	3,831
Number of accounts closed during the year ending Oct. 31, 1902,	2,499
Total number of open accounts Oct. 31, 1902,	27,233
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	25,729 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	2,117,268 50
Number of same,	23,497
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	2,196,798 39
Number of same,	20,469
Date of examination by commissioner, October 20, 21.	

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 48.

MOSES H. FOWLER, *President.*

J. A. MAYNARD, *Treasurer.*

J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES H. FOWLER,

WILLIAM F. HOUSTON,

NATHANIEL DOLE,

W. R. JOHNSON.

Open for business every business day, 8.30 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$465,800 00	Deposits, . . .	\$1,819,952 99
Bank stock, as per schedule, .	66,706 00	Guaranty fund, .	90,500 00
Loans on bank stock, . . .	34,300 00	Interest account, .	73,962 72
Railroad bonds, as per schedule,	283,675 00	Profit and loss account, . . .	4,966 80
Real estate (for banking purposes), . . .	30,000 00		
Real estate by foreclosure, . .	25,700 00		
Loans on real estate, . . .	693,895 00		
Loans on personal security, . .	319,400 00		
Loans to counties, cities or towns (notes), . . .	2,000 00		
Deposits in banks, on interest, .	66,162 35		
Expense account, . . .	250 60		
Cash on hand, . . .	1,493 56		
	\$1,989,382 51		\$1,989,382 51

Cash on Deposit in Banks, amount in each : —

Fourth National Bank, Boston,	\$12,421 64
First National Bank, Newburyport,	49,740 71
Ocean National Bank, Newburyport,	4,000 00

Loans on Bank Stock, amount on each : —

60 shares Merchants National Bank, Newburyport,	\$1,200 00
50 shares Essex National Bank, Haverhill,	3,500 00
50 shares Malden Trust Company, Malden,	4,600 00
200 shares Broadway National Bank, Boston,	10,000 00

Newburyport Five Cents Savings Bank — Continued.

302 shares Ocean National Bank, Newburyport,	}	\$15,000 00
15 shares First National Bank, Ipswich,		
10 shares Commercial National Bank, Boston,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$10,000	\$10,900 00	\$10,000 00
County of Aroostook, Me., 4½s,	10,000	10,850 00	10,000 00
City of Akron, Ohio, 5s,	5,000	5,125 00	5,000 00
of Boston, Mass., 3½s,	20,000	20,600 00	20,000 00
of Brockton, Mass., 4s,	4,000	4,215 00	4,000 00
of Chicago, Ill., 4s,	25,000	26,750 00	25,000 00
of Chicopee, Mass., 4s,	6,000	6,105 00	6,000 00
of Cleveland, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Danbury, Conn., 4s,	14,000	14,980 00	14,000 00*
of Dubuque, Iowa, 4s,	10,000	10,500 00	10,000 00
of Grand Rapids, Mich., 4s,	2,000	2,020 00	2,000 00
of Grand Rapids, Mich., 4½s,	15,000	16,425 00	15,000 00
of Haverhill, Mass., 4s,	17,000	18,615 00	17,000 00
of Holyoke, Mass., 4s,	2,000	2,010 00	2,000 00
of Johnstown, Pa., 3½s,	10,000	10,200 00	10,000 00
of Kansas City, Mo., 4½s,	20,000	22,100 00	20,000 00
of Lynn, Mass., 3½s,	5,000	5,000 00	5,000 00
of Lynn, Mass., 4s,	18,000	18,095 00	18,000 00
of Marlborough, Mass., 4s,	15,000	16,350 00	15,000 00
of Medford, Mass., 4s,	2,000	2,020 00	2,000 00
of Melrose, Mass., 4s,	22,000	23,000 00	22,000 00
of Meriden, Conn., 4s,	15,000	15,437 50	15,000 00
of Milwaukee, Wis., 3½s,	10,000	10,025 00	10,000 00
of Nashua, N. H., 4s,	10,000	10,500 00	10,000 00
of New Britain, Conn., 4s,	10,000	10,950 00	10,000 00
of Newburyport, Mass., 3½s,	15,000	15,450 00	15,000 00
of Newton, Mass., 4s,	1,000	1,045 00	1,000 00
of Saginaw, Mich., 4s,	10,000	10,500 00	10,000 00
of Somerville, Mass., 4s,	14,000	14,490 00	14,000 00
of St. Joseph, Mo., 3½s,	10,000	10,025 00	10,000 00
of Taunton, Mass., 4s,	14,000	14,582 50	14,000 00
of Waltham, Mass., 4s,	30,000	31,375 00	30,000 00
of Woonsocket, R. I., 4s,	5,000	5,175 00	5,000 00*
Town of Arlington, Mass., 4s,	8,800	9,069 00	8,800 00
of Cranston, R. I., 4s,	15,000	16,350 00	15,000 00
of Hatfield, Mass., 4s,	4,000	4,420 00	4,000 00
of Holbrook, Mass., 4s,	2,000	2,100 00	2,000 00
of Hull, Mass., 4s,	2,000	2,055 00	2,000 00
of North Andover, Mass., 4s,	24,000	26,340 00	24,000 00
of Warren, R. I., 3½s,	10,000	10,060 00	10,000 00
of Watertown, Mass., 4s,	9,000	9,202 50	9,000 00
of Westfield, Mass., 4s,	2,000	2,080 00	2,000 00
of West Springfield, Mass., 4s,	10,000	11,125 00	10,000 00
	\$465,800	\$491,216 50	\$465,800 00

* Legal investments when made.

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,300 00	\$1,000 00
60	Atlas National Bank, Boston, .	6,000	6,900 00	6,000 00
22	Blackstone N'l Bank, Boston, .	506	132 00	506 00
8	Boylston Nat'l Bank, Boston, .	800	880 00	800 00
42	Continental N'l Bank, Boston, .	—	210 00	—
33	Eliot National Bank, Boston, .	3,300	5,478 00	3,300 00
18	N'l B'k of Commerce, Boston, .	1,800	2,700 00	1,800 00
70	N'l B'k of Redemption, Boston, .	7,000	11,900 00	7,000 00
23	N'l B'k of the Republic, Boston, .	2,300	3,680 00	2,300 00
80	National City Bank, Boston, .	—	80 00	—
5	Nat'l Exchange Bank, Boston, .	500	760 00	500 00
243	Nat'l Shawmut Bank, Boston, .	24,300	57,105 00	24,300 00
24	National Union Bank, Boston, .	2,400	4,080 00	2,400 00
37	Nat'l Webster Bank, Boston, .	3,700	4,366 00	3,700 00
10	New England N'l B'k, Boston, .	1,000	1,570 00	1,000 00
8	State National Bank, Boston, .	800	1,216 00	800 00
8	Suffolk National Bank, Boston, .	—	48 00	—
78	Third National Bank, Boston, .	—	1,716 00	—
25	Tremont Nat'l Bank, Boston, .	1,250	125 00	1,250 00
56	First Nat'l B'k, Newburyport, .	5,600	6,832 00	5,600 00
50	Mechanicks National Bank, Newburyport, .	—	250 00	—
89	Ocean N'l B'k, Newburyport, .	4,450	4,717 00	4,450 00
		\$66,706	\$116,045 00	\$66,706 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s, .	\$5,000	\$5,475 00	\$5,000 00
Boston & Lowell R.R. 4s, . . .	30,000	30,825 00	30,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,250 00	10,000 00
Boston & Maine R.R. 4½s, . . .	35,000	42,875 00	35,000 00
Boyer Valley R.R. 3½s,	10,000	10,000 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	10,000	9,850 00	10,000 00
Chic., Burlington & Quincy R.R. 4s, .	10,000	10,250 00	10,000 00
Concord & Montreal R.R. 4s, . . .	25,000	26,812 50	25,000 00
Fitchburg R.R. 3½s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 4s,	25,000	26,487 50	25,000 00
Illinois Central R.R. 3s,	35,000	29,925 00	31,675 00
Maine Central R.R. 4s,	15,000	15,525 00	15,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,200 00	10,000 00

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
New York, New Haven & Hartford R.R. 4s,	\$10,000	\$11,300 00	\$10,000 00
Old Colony R.R. 4s,	15,000	16,350 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	12,000	13,260 00	12,000 00
	\$287,000	\$304,185 00	\$283,675 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,421 64	2½ per cent.	\$125,000 00	4¼ per cent.	\$25,000 00	5½ per cent.
53,740 71	3¾ “	135,400 00	4½ “	51,450 00	6 “
10,000 00	3½ “	1,200 00	4¾ “	5,000 00	6½ “
52,000 00	4 “	566,320 00	5 “	725 00	7 “
74,000 00	4½ “	3,500 00	5¼ “		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	33,000 00
Net income received from same during year ending Oct. 31, 1902,	940 15
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	25,700 00
Assessed value of the same,	29,125 00
Net income received from same during year ending Oct. 31, 1902,	284 05
Number of loans which are of an amount not exceeding \$3,000 each, 297	
Aggregate amount of the same,	318,995 00
Total number of loans upon real estate,	354
Amount of investments from which no income is received,	13,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	84,106 24
Times for the dividends fixed by the by-laws: last Monday in April and October; payable first Monday in May and November.	
Rate and amount of each semi-annual dividend } 2 per cent., \$32,890 52 } during the year ending Oct. 31, 1902, } 1½ per cent., 30,082 53 }	62,973 05
Number of accounts opened during the year ending Oct. 31, 1902,	454
Number of accounts closed during the year ending Oct. 31, 1902,	316
Total number of open accounts Oct. 31, 1902,	4,236

Newburyport Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$4,165 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	212,169 82
Number of same,	2,410
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	193,591 19
Number of same,	2,333
Date of examination by commissioner: February 28.	

NEWTON SAVINGS BANK — NEWTON.

Incorporated June 17, 1831. Present number of corporators, 17.

CHARLES T. PULSIFER, *President.*

ADOLPHUS J. BLANCHARD, *Treasurer.*

CHARLES A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES T. PULSIFER,

SAMUEL M. JACKSON,

FRANCIS MURDOCK.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$132,500 00	Deposits,	\$5,093,018 10
Bank stock, as per schedule, .	9,474 50	Guaranty fund, . .	135,275 00
Loans on bank stock,	28,050 00	Interest account, . .	54,093 37
Railroad bonds, as per schedule, .	638,000 00	Profit and loss account,	31,490 46
Boston Terminal Co. bonds, . .	150,000 00		
Real estate (for banking purposes),	50,000 00		
Real estate by foreclosure, . . .	24,560 00		
Loans on real estate,	2,732,994 07		
Loans on personal security, . . .	1,432,880 00		
Deposits in banks, on interest, .	103,629 08		
Suspense account,	436 70		
Income and expenses of real estate by foreclosure,	3,683 00		
Tax account,	3,572 04		
Cash on hand,	4,097 54		
	\$5,313,876 93		\$5,313,876 93

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$47,397 74
Newton National Bank, Newton,	56,231 34

Newton Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

50 shares Massachusetts National Bank, Boston,	\$5,000 00
16 shares Merchants National Bank, Boston,	1,600 00
10 shares Merchants National Bank, Boston,	1,000 00
5 shares Mechanics National Bank, Boston,	450 00
150 shares Massachusetts National Bank, Boston,	15,000 00
61 shares First National Bank, West Newton,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$15,000	\$15,975 00	\$15,000 00
of Bristol, R. I., 3½s,	10,000	10,425 00	10,000 00
of Cleveland, Ohio, 4s,	3,000	3,000 00	3,000 00*
of Newton, Mass., 4s,	5,000	5,537 50	5,000 00
of Newton, Mass., 5s,	50,000	53,000 00	50,000 00
of Pittsfield, Mass., 4s,	10,000	10,712 50	10,000 00
of St. Joseph, Mo., 6s,	20,000	20,000 00	20,000 00
of Worcester, Mass., 5s,	5,000	5,225 00	5,000 00
Town of Needham, Mass., 4s,	14,500	15,347 50	14,500 00
	\$132,500	\$139,222 50	\$132,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Commercial N'l B'k, Boston,	\$2,500	\$3,375 00	\$2,500 00
116	Lincoln Nat'l Bank, Boston,	1,160	580 00	1,160 00
10	First Nat'l Bank, Cambridge,	1,000	1,600 00	1,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	2,750 00	2,500 00
24	Newton Nat'l Bank, Newton,	2,400	2,160 00	2,314 50
		\$9,560	\$10,465 00	\$9,474 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$50,000	\$53,125 00	\$50,000 00
Boston & Lowell R.R. 4s,	21,000	21,462 50	21,000 00
Boston & Maine R.R. 4½s,	100,000	125,000 00	100,000 00

Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$175,000	\$174,125 00	\$175,000 00
Chic., Burlington & Quincy R.R. 4s,	30,000	30,900 00	30,000 00
Concord & Montreal R.R. 4s, . . .	20,000	21,600 00	20,000 00
Fitchburg R.R. 4½s,	25,000	27,500 00	25,000 00
Fitchburg R.R. 5s,	25,000	27,000 00	25,000 00
Illinois Central R.R. 3½s,	40,000	39,600 00	40,000 00
Illinois Central R.R. 4s,	25,000	27,750 00	25,000 00
Maine Central R.R. 7s,	7,000	8,960 00	7,000 00
New York, New Haven & Hartford R.R. 3½s,	70,000	71,400 00	70,000 00
Old Colony R.R. 4s,	25,000	27,312 50	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	32,500 00	25,000 00
	\$638,000	\$688,235 00	\$638,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$150,000	\$173,250 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$56,231 34	2 per cent.	\$1,434,550 00	4½ per cent.	\$4,200 00	5½ per cent.
47,397 74	2½ “	198,050 00	4¾ “	161,300 00	5½ “
184,000 00	4 “	2,002,874 07	5 “	116,950 00	6 “
92,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	53,600 00
Net income received from same during year ending Oct. 31, 1902,	1,196 45
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	24,560 00
Assessed value of the same,	38,300 00
Number of loans which are of an amount not exceeding \$3,000 each, 402	
Aggregate amount of the same,	677,763 00
Total number of loans upon real estate,	671

Newton Savings Bank — Concluded.

Amount of investments from which no income is received,	\$94,810 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	224,076 70
Times for the dividends fixed by the by-laws: January 10 and July 10; payable on the Tuesday after January 10 and July 10.	
Rate and amount of each semi-annual dividend { 2 per cent., \$89,387 06 } during the year ending Oct. 31, 1902, . { 2 per cent., 93,653 77 }	183,040 83
Number of accounts opened during the year ending Oct. 31, 1902,	1,644
Number of accounts closed during the year ending Oct. 31, 1902,	853
Total number of open accounts Oct. 31, 1902,	13,687
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	15,256 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	927,570 90
Number of same,	11,249
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	689,865 62
Number of same,	9,100
Date of examination by commissioner: March 3.	

NEWTON CENTRE SAVINGS BANK — NEWTON CENTRE.

Incorporated Feb. 25, 1896. Present number of corporators, 28.

SEWARD W. JONES, *President.*

MELLEN BRAY, *Treasurer.*

WILLIAM M. FLANDERS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SEWARD W. JONES,

DWIGHT CHESTER,

ERASTUS T. COLBURN,

EDWARD B. EATON,

D. H. ANDREWS.

Open for business every business day except Saturdays, 9 to 11.30 A.M.; 2 to 3.30 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$4,000 00	Deposits,	\$495,795 37
Loan on public funds,	1,835 00	Guaranty fund, . .	3,607 12
Bank stock, as per schedule, .	3,046 00	Interest account, .	2,813 36
Railroad bonds, as per schedule,	74,990 00	Profit and loss ac-	
Real estate by foreclosure, . .	12,900 00	count,	3,214 38
Loans on real estate,	267,185 25		
Loans on personal security, . .	131,516 70		
Deposit in bank, on interest, .	2,145 64		
Expense account,	256 39		
Premium account,	6,600 00		
Real estate income and expense,	36 48		
Cash on hand,	918 77		
	\$505,430 23		\$505,430 23

Cash on Deposit in Bank : —

Newton Centre Trust Company, Newton Centre, \$2,145 64

Loan on Public Funds : —

\$3,000 City of Boston, Mass , 4s, \$1,835 00

Newton Centre Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 3½s, . . .	\$2,000	\$2,002 50	\$2,000 00
of Lynn, Mass., 4s, . . .	2,000	2,000 00	2,000 00
	\$4,000	\$4,002 50	\$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Blackstone Nat'l Bank, Boston,	\$276	\$72 00	\$96 00
10	N'l B'k of Redemption, Boston,	1,000	1,700 00	950 00
20	Newton Centre Trust Com- pany, Newton Centre, . . .	2,000	2,000 00	2,000 00
		\$3,276	\$3,772 00	\$3,046 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . .	\$12,000	\$12,780 00	\$12,000 00
Boston & Maine R.R. 4½s, . . .	1,000	1,225 00	1,000 00
Chic., Burlington & Quincy R.R. 7s,	14,000	14,140 00	14,000 00
Fitchburg R.R. 4s,	7,000	7,482 50	7,000 00
Fitchburg R.R. 5s,	1,000	1,000 00	1,000 00
Housatonic R.R. 4s,	1,000	1,037 50	1,000 00
Illinois Central R.R. 3½s,	6,000	5,910 00	5,990 00
Illinois Central R.R. 4s,	5,000	5,537 50	5,000 00
Mahoning Coal R.R. 5s,	5,000	6,300 00	5,000 00
Maine Central R.R. 4s,	1,000	1,090 00	1,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	9,000	10,330 00	9,000 00
New York & New England R.R. 6s,	5,000	5,200 00	5,000 00
Penobscot Shore Line R.R. 4s, . .	3,000	3,165 00	3,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	6,500 00	5,000 00
	\$75,000	\$81,697 50	\$74,990 00

Newton Centre Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,145 64	2 per cent.	\$15,000 00	4 $\frac{3}{4}$ per cent.	\$43,950 00	5 $\frac{1}{2}$ per cent.
28,000 00	4 $\frac{1}{2}$ “	257,885 00	5 “	55,701 95	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$12,900 00
Assessed value of the same,	13,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	81
Aggregate amount of the same,	131,186 95
Total number of loans upon real estate,	98
Amount of investments from which no income is received,	96 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	22,373 50
Times for the dividends fixed by the by-laws: January 15 and July 15; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,608 50 } during the year ending Oct. 31, 1902, { 2 per cent., 8,287 85 }	15,896 35
Number of accounts opened during the year ending Oct. 31, 1902,	462
Number of accounts closed during the year ending Oct. 31, 1902,	169
Total number of open accounts Oct. 31, 1902,	1,871
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,390 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	172,058 35
Number of same,	2,935
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	97,101 34
Number of same,	1,442
Date of examination by commissioner: September 3.	

NONOTUCK SAVINGS BANK — NORTHAMPTON.

Incorporated February 9, 1899. Present number of corporators, 54.

HENRY L. WILLIAMS, *President.*

JOHN PRINCE, *Treasurer.*

ISAAC BRIDGMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN PRINCE,

O. W. PROUTY,

R. L. WILLISTON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule,	\$51,497 00	Deposits,	\$619,802 03
Loan on bank stock,	300 00	Guaranty fund,	3,500 00
Railroad bonds, as per schedule,	19,575 00	Interest account,	4,858 78
Real estate by foreclosure,	440 00	Profit and loss ac- count,	2,500 00
Loans on real estate,	407,821 86		
Loans on personal security,	103,835 00		
Loans to counties, cities or towns (notes),	2,800 00		
Loans on depositors' books,	900 00		
Deposits in banks, on interest,	38,507 22		
Expense account,	1,008 74		
Furniture and fixtures,	465 95		
Premium account,	1,815 16		
Suspense account,	753 25		
Cash on hand,	941 63		
	<u>\$630,660 81</u>		<u>\$630,660 81</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Northampton,	\$15,735 80
Hampshire County National Bank, Northampton,	4,591 49
Springfield National Bank, Springfield,	3,179 93
Hampden Trust Company, Springfield,	15,000 00

Loan on Bank Stock : —

3 shares First National Bank, Northampton,	\$300 00
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Nonotuck Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams, .	\$1,000	\$1,850 00	\$2,050 00
5	Miller's River N'l Bank, Athol, .	500	825 00	875 00
20	Conway Nat'l Bank, Conway, .	2,000	2,000 00	1,800 00
33	First N'l Bank, Northampton, .	3,300	4,125 00	4,162 50
50	Chapin Nat'l B'k, Springfield, .	5,000	6,000 00	6,750 00
50	Chicopee N'l B'k, Springfield, .	5,000	7,500 00	7,750 00
37	City Nat'l Bank, Springfield, .	3,700	5,365 00	5,365 00
6	First Nat'l Bank, Springfield, .	600	630 00	672 00
50	Second Nat'l Bank, Springfield, .	5,000	6,500 00	6,597 50
23	Third Nat'l Bank, Springfield, .	2,300	5,060 00	5,175 00
7	Hampden N'l Bank, Westfield, .	700	1,120 00	1,050 00
50	First Nat'l Bank, Worcester, .	5,000	9,500 00	9,250 00
		\$34,100	\$50,475 00	\$51,497 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Erie & Pittsburgh R.R. 3½s,	\$5,000	\$5,206 25	\$5,000 00
Illinois Central R.R. 3s,	5,000	4,525 00	4,575 00
Lime Rock R.R. 4s,	10,000	10,400 00	10,000 00
	\$20,000	\$20,131 25	\$19,575 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,507 22	3 per cent.	\$18,500 00	4½ per cent.	\$500 00	5½ per cent.
15,000 00	4 “	485,606 86	5 “	11,050 00	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$440 00
 Assessed value of the same, 100 00
 Number of loans which are of an amount not exceeding \$3,000 each, 242
 Aggregate amount of the same, 295,818 47
 Total number of loans upon real estate, 221
 Amount of investments from which no income is received, 440 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1902, 27,819 58
 Times for the dividends fixed by the by-laws: first Wednesday in June
 and December; payable on same days.

Nonotuck Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$9,417 02 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 9,855 71 }	\$19,272 73
Number of accounts opened during the year ending Oct. 31, 1902, .	272
Number of accounts closed during the year ending Oct. 31, 1902, .	199
Total number of open accounts Oct. 31, 1902,	1,696
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,311 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	138,160 66
Number of same,	1,655
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	108,184 70
Number of same,	1,119
Date of examination by commissioner: May 13.	

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 35.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE L. RICE,

F. A. WILCOXSON,

C. E. WINCHELL.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$94,500 00	Deposits,	\$3,824,622 27
Bank stock, as per schedule, .	94,500 00	Guaranty fund, . .	177,000 00
Loans on bank stock,	5,975 00	Profit and loss account,	20 00
Railroad bonds, as per schedule, .	20,000 00	Undivided earnings,	38,292 79
Real estate (for banking purposes),	29,704 82	Tax account,	4,000 00
Real estate by foreclosure,	4,000 00	Due on mortgage loans,	10,581 05
Loans on real estate,	2,219,515 88		
Loans on personal security,	1,341,800 83		
Loans to counties, cities or towns (notes),	109,300 00		
Loans on depositors' books,	1,626 14		
Deposit in bank, on interest,	19,553 46		
Deposits in banks, not on interest,	60,352 25		
Expense account,	981 01		
Interest account,	47,858 17		
Cash on hand,	4,848 55		
	\$4,054,516 11		\$4,054,516 11

Cash on Deposit in Banks, amount in each : —

New England National Bank, Boston,	\$19,553 46
Adams National Bank, North Adams,	36,427 90
Berkshire National Bank, North Adams,	23,924 35

North Adams Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

3 shares Pittsfield National Bank, Pittsfield,	\$250 00
25 shares Adams National Bank, North Adams,	900 00
25 shares Adams National Bank, North Adams,	1,100 00
12 shares Adams National Bank, North Adams,	500 00
5 shares Adams National Bank, North Adams,	225 00
10 shares Adams National Bank, North Adams,	1,000 00
20 shares Adams National Bank, North Adams,	2,000 00*

* Additional collateral has since been pledged for this loan.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	\$20,000	\$20,358 00	\$20,000 00
of Fall River, Mass., 6s,	10,000	10,902 00	10,000 00
of Lowell, Mass., 4s,	10,000	10,581 00	10,000 00
of Portland, Me., 6s,	5,000	5,630 00	5,000 00
of Woonsocket, R.I., 4s,	30,000	31,032 00	30,000 00*
Town of Plymouth, Mass., 4s,	19,500	20,408 00	19,500 00
	\$94,500	\$98,911 00	\$94,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Lee National Bank, Lee,	\$700	\$1,155 00	\$700 00
418	Adams N'l B'k, North Adams,	41,800	49,324 00	41,800 00
490	Berkshire Nat'l Bank, North Adams,	49,000	51,940 00	49,000 00
30	Pittsfield N'l Bank, Pittsfield,	3,000	3,750 00	3,000 00
		\$94,500	\$106,169 00	\$94,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$20,523 00	\$20,000 00

North Adams Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,553 46	2 per cent.	\$342,000 00	4½ per cent.	\$33,765 00	6 per cent.
150,000 00	3 “	472,500 00	4½ “	25,000 00	6¼ “
8,000 00	3½ “	54,800 00	4½ “		
250,175 00	4 “	2,341,977 85	5 “		

Amount invested in real estate for banking purposes,	\$29,704 82
Estimated value of the same,	65,000 00
Assessed value of the same,	55,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,000 00
Assessed value of the same,	2,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 691	
Aggregate amount of the same,	716,314 81
Total number of loans upon real estate, 691	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	181,463 50
Times for the dividends fixed by the by-laws: Tuesday next preceding first day of April and October; payable April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$69,079 42 } during the year ending Oct. 31, 1902, { 2 per cent., 71,605 85 }	140,685 27
Number of accounts opened during the year ending Oct. 31, 1902, 1,730	
Number of accounts closed during the year ending Oct. 31, 1902, 1,341	
Total number of open accounts Oct. 31, 1902, 8,705	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	12,877 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	788,231 31
Number of same, 10,468	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	689,782 55
Number of same, 7,516	
Date of examination by commissioner: April 8.	

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTH-AMPTON.

Incorporated March 1, 1842. Present number of corporators, 16.

OLIVER WALKER, *President.*

SAMUEL D. DRURY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL D. DRURY,

OSCAR EDWARDS,

FRANK E. CLARK,

ARTHUR WATSON.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$764,000 00	Deposits,	\$4,091,427 46
Bank stock, as per schedule, .	31,700 00	Guaranty fund, . .	205,000 00
Loans on bank stock,	5,790 00	Interest account, .	7,151 70
Railroad bonds, as per schedule, .	819,000 00	Profit and loss account,	1,200 57
Boston Terminal Co. bonds, . .	275,000 00	Real estate income account,	40 00
Real estate (for banking purposes),	27,000 00		
Real estate by foreclosure, . . .	1,705 00		
Loans on real estate,	1,521,319 07		
Loans on personal security, . . .	652,141 13		
Loans to counties, cities or towns (notes),	16,000 00		
Loans on depositors' books, . . .	675 00		
Deposits in banks, on interest, .	175,963 38		
Expense account,	1,098 02		
Cash on hand,	13,428 13		
	\$4,304,819 73		\$4,304,819 73

Cash on Deposit in Banks, amount in each:—

Second National Bank, Boston,	\$26,067 27
First National Bank, Northampton,	55,964 24
Northampton National Bank, Northampton,	93,931 87

Loans on Bank Stock, amount on each:—

1 share First National Bank, Adams,	\$100 00
10 shares Home National Bank, Brockton,	500 00
7 shares First National Bank, Easthampton,	540 00

Northampton Institution for Savings — Continued.

2 shares First National Bank, Northampton,	\$50 00
3 shares First National Bank, Northampton,	250 00
5 shares First National Bank, Northampton,	100 00
6 shares First National Bank, Northampton,	200 00
30 shares First National Bank, Northampton,	2,500 00
8 shares Northampton National Bank, Northampton,	250 00
10 shares Northampton National Bank, Northampton,	500 00
10 shares Second National Bank, Springfield,	500 00
10 shares Ware National Bank, Ware,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$150,000	\$163,300 00	\$150,000 00
City of Boston, Mass., 4s,	200,000	219,500 00	200,000 00
of Cambridge, Mass., 4s,	30,000	31,725 00	30,000 00
of Cleveland, Ohio, 5s,	50,000	50,250 00	50,000 00*
of Detroit, Mich., 7s,	10,000	10,425 00	10,000 00
of Grand Rapids, Mich., 4½s,	20,000	22,000 00	20,000 00
of Manchester, N. H., 4½s,	25,000	27,685 00	25,000 00
of Milwaukee, Wis., 5s,	10,000	10,450 00	10,000 00
of Northampton, Mass., 3½s,	98,000	99,335 00	98,000 00
of Northampton, Mass., 4s,	50,000	53,500 00	50,000 00
of Providence, R. I., 4s,	50,000	52,875 00	50,000 00
of Scranton, Pa., 4½s,	35,000	35,435 00	35,000 00
of Springfield, Ohio, 5s,	5,000	5,600 00	5,000 00
Town of Meriden, Conn., 4½s,	31,000	32,550 00	31,000 00
	\$764,000	\$814,630 00	\$764,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
31	Bunker Hill N'l Bank, Boston,	\$3,100	\$5,735 00	\$3,100 00
105	First National Bank, Boston, .	10,500	18,585 00	10,500 00
20	Merchants Nat'l Bank, Boston,	2,000	3,820 00	2,000 00
7	Monument N'l Bank, Boston, .	700	1,337 00	700 00
15	N'l B'k of Commerce, Boston,	1,500	2,250 00	1,500 00
10	Nat'l Exchange Bank, Boston,	1,000	1,520 00	1,000 00
50	Second National Bank, Boston,	5,000	9,450 00	5,000 00
9	First Nat'l B'k, Northampton,	900	1,125 00	900 00
50	Northampton National Bank,			
	Northampton,	5,000	10,000 00	5,000 00
20	City Nat'l Bank, Worcester, .	2,000	2,200 00	2,000 00
		\$31,700	\$56,022 00	\$31,700 00

Northampton Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$40,000	\$44,000 00	\$40,000 00
Burlington & Missouri River R.R. 6s,	25,000	29,750 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	49,500 00	50,000 00
Chic., Burlington & Quincy R.R. 5s,	54,000	60,750 00	54,000 00
Cleveland & Pittsburgh R.R. 3½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 4s,	50,000	54,750 00	50,000 00
Fitchburg R.R. 5s,	100,000	107,500 00	100,000 00
Hannibal & St. Joseph R.R. 6s,	40,000	46,400 00	40,000 00
Illinois Central R.R. 3½s,	100,000	98,750 00	100,000 00
Maine Central R.R. 4½s,	50,000	54,125 00	50,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	50,000	61,500 00	50,000 00
New York & New England R.R. 7s,	25,000	26,500 00	25,000 00
New York & New England R.R. (terminal) 4s,	95,000	113,850 00	95,000 00
New York, New Haven & Hartford R.R. 4s,	65,000	74,100 00	65,000 00
Old Colony R.R. 4s,	50,000	56,000 00	50,000 00
	\$819,000	\$902,725 00	\$819,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$250,000	\$288,750 00	\$275,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,067 27	2 per cent.	\$178,000 00	4½ per cent.	\$39,000 00	4½ per cent.
149,896 11	3 “	401,200 00	4½ “	1,195,507 41	5 “
287,945 00	4 “	50,000 00	4½ “	44,272 79	6 “

Northampton Institution for Savings — Concluded.

Amount invested in real estate for banking purposes,	\$27,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	26,600 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	1,705 00
Assessed value of the same,	1,250 00
Net income received from same during year ending Oct. 31, 1902,	43 87
Number of loans which are of an amount not exceeding \$3,000 each, 593	
Aggregate amount of the same,	641,053 74
Total number of loans upon real estate,	613
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	176,099 67
Times for the dividends fixed by the by-laws: first Wednesday in April and October; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$66,213 52 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 77,881 75 }	144,095 27
Number of accounts opened during the year ending Oct. 31, 1902,	1,398
Number of accounts closed during the year ending Oct. 31, 1902,	1,001
Total number of open accounts Oct. 31, 1902,	10,215
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	8,822 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	634,583 26
Number of same,	9,302
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	580,999 00
Number of same,	7,835
Date of examination by commissioner: May 12.	

NORTH AVENUE SAVINGS BANK — NORTH CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 23.

SAMUEL F. WOODBRIDGE, *President.*

MILTON L. WALTON, *Treasurer.*

WILLIAM E. HUTCHINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL F. WOODBRIDGE,

RUSSELL S. EDWARDS,

WILLIAM F. STARK,

CHARLES F. STRATTON,

WARREN L. HOOPER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$136,100 00	Deposits,	\$1,188,146 07
Bank stock, as per schedule, .	12,749 00	Guaranty fund, . .	30,200 00
Loan on bank stock,	200 00	Profit and loss account,	16,002 22
Railroad bonds, as per schedule, .	160,850 00		
Loans on railroad stock,	900 00		
Boston Terminal Co. bonds, . .	5,000 00		
Real estate by foreclosure, . . .	11,586 99		
Loans on real estate,	592,340 00		
Loans on personal security, . . .	213,950 00		
Loans to counties, cities or towns (notes),	62,700 00		
Loans on depositors' books, . . .	325 00		
Deposits in banks, on interest, .	26,700 79		
Interest account,	1,356 58		
Miscellaneous stock,*	8,061 49		
Cash on hand,	1,528 44		
	\$1,234,348 29		\$1,234,348 29

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Faneuil Hall National Bank, Boston,	\$8,611 28
National Bank of the Republic, Boston,	18,089 51

North Avenue Savings Bank — Continued.

Loan on Bank Stock :—

7 shares South Berwick National Bank, South Berwick, Me., . . . \$200 00

Loans on Railroad Stock, amount on each :—

10 shares Boston & Albany R.R., . . . \$400 00
 6 shares Boston & Maine R.R., . . . 500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
District of Columbia 6s, . . .	\$2,500	\$2,500 00	\$2,500 00
City of Boston, Mass., 3½s, . . .	10,000	10,500 00	10,000 00
of Brockton, Mass., 4s, . . .	5,000	5,570 00	5,000 00
of Dayton, Ohio, 6s, . . .	1,000	1,010 00	1,000 00
of Dubuque, Iowa, 4s, . . .	5,000	5,250 00	5,000 00
of Fall River, Mass., 3½s, . . .	10,000	10,150 00	10,000 00
of Kansas City, Mo., 4½s, . . .	20,000	22,240 00	20,000 00
of Saginaw, Mich., 4s, . . .	5,000	5,150 00	5,000 00
of Somerville, Mass., 3½s, . . .	10,000	10,087 50	10,000 00
of Springfield, Ohio, 5s, . . .	1,000	1,020 00	1,000 00
of St. Joseph, Mo., 6s, . . .	15,000	15,150 00	15,000 00
of Wilkes-Barre, Pa., 3½s, . . .	10,000	10,045 00	10,000 00
Town of Lexington, Mass., 3½s, . . .	9,000	9,067 50	9,000 00
of Lincoln, Mass., 3½s, . . .	10,000	10,350 00	10,000 00
of Lisbon, N. H., 3½s, . . .	3,000	3,075 00	3,000 00*
of Palmer, Mass., 3½s, . . .	9,600	9,744 00	9,600 00
of Watertown, Mass., 4s, . . .	10,000	10,250 00	10,000 00
	\$136,100	\$141,159 00	\$136,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
13	Blackstone N'l Bank, Boston, .	\$299	\$78 00	\$299 00
106	Faneuil Hall N'l Bank, Boston,	10,600	14,522 00	10,600 00
5	Nat'l Exchange Bank, Boston,	500	760 00	500 00
15	First N'l Bank, Marlborough, .	1,500	1,875 00	1,350 00
		\$12,899	\$17,235 00	\$12,749 00

North Avenue Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$10,106 00	\$10,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,800 00	20,000 00
Chic., Burlington & Quincy R.R. 7s,	23,000	23,230 00	23,000 00
Chicago & Northwestern R.R. 3½s, .	10,000	10,100 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, .	10,000	10,200 00	10,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,400 00	5,000 00
Erie & Pittsburgh R.R. 3½s, . .	5,000	5,050 00	5,000 00
Fitchburg R.R. 3½s,	10,000	10,150 00	10,000 00
Fitchburg R.R. 4s,	4,000	4,000 00	4,000 00
Fitchburg R.R. 5s,	8,000	8,140 00	8,000 00
Illinois Central R.R. 3s,	10,000	8,750 00	8,850 00
Illinois Central R.R. 3½s, . . .	15,000	14,850 00	15,000 00
New York Central & Hudson River R.R. 7s,	1,000	1,000 00	1,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,300 00	10,000 00
Old Colony R.R. 4s,	5,000	5,400 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,020 00	1,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,775 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,000 00	5,000 00
	\$162,000	\$163,621 00	\$160,850 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$5,000	\$5,775 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,700 79	2 per cent.	\$1,500 00	3½ per cent.	\$20,000 00	4½ per cent.
25,700 00	3½ "	10,000 00	3½ "	505,190 00	5 "
3,000 00	3½ "	2,650 00	3½ "	9,500 00	5½ "
1,600 00	3½ "	74,250 00	4 "	49,075 00	5½ "
5,000 00	3½ "	25,000 00	4½ "	44,250 00	6 "
21,000 00	3½ "	72,700 00	4½ "		

North Avenue Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$11,586 99
Assessed value of the same,	11,130 00
Number of loans which are of an amount not exceeding \$3,000 each, 193	
Aggregate amount of the same,	320,465 00
Total number of loans upon real estate, 226	
Amount of investments from which no income is received,	14,125 85
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	53,705 09
Times for the dividends fixed by the by-laws: January 10 and July 10; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$17,543 60 } during the year ending Oct. 31, 1902, . . . { $1\frac{3}{4}$ per cent., 18,671 26 }	36,214 86
Number of accounts opened during the year ending Oct. 31, 1902, 796	
Number of accounts closed during the year ending Oct. 31, 1902, 421	
Total number of open accounts Oct. 31, 1902, 4,589	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	3,459 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	307,634 04
Number of same, 6,439	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	230,136 42
Number of same, 3,732	
Date of examination by commissioner: April 10.	

NORTH BROOKFIELD SAVINGS BANK — NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 32.

GEORGE R. HAMANT, *President.*

CHARLES E. BATCHELLER, *Treasurer.*

CHARLES E. BATCHELLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE R. HAMANT,

SUMNER HOLMES,

ALBERT H. FOSTER,

E. ALLEN HARWOOD.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$56,000 00	Deposits,	\$605,406 92
Bank stock, as per schedule, .	1,400 00	Guaranty fund, .	39,500 00
Loan on bank stock,	600 00	Interest account, .	33,779 58
Railroad bonds, as per schedule, .	119,000 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	25,000 00	count,	4,125 06
Real estate (for banking pur-			
poses),	8,000 00		
Real estate by foreclosure, .	46,314 00		
Loans on real estate,	411,215 00		
Loans to counties, cities or towns			
(notes),	1,000 00		
Deposits in banks, on interest, .	11,088 32		
Expense account,	132 08		
Cash on hand,	3,062 16		
	\$682,811 56		\$682,811 56

Cash on Deposit in Banks, amount in each : —

Freemans National Bank, Boston,	\$4,913 97
First National Bank, Worcester,	6,174 35

Loan on Bank Stock : —

8 shares Ware National Bank, Ware,	\$600 00
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North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$7,000	\$7,595 00	\$7,000 00
City of Canton, Ohio, 5s, . . .	10,000	10,600 00	10,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,060 00	1,000 00*
of Dayton, Ohio, 5s, . . .	18,000	21,070 00	18,000 00
of Kansas City, Mo., 4½s, . . .	10,000	11,050 00	10,000 00
of Providence, R. I., 5s, . . .	4,000	4,210 00	4,000 00
of Salem, Mass., 5s, . . .	2,000	2,040 00	2,000 00
of Stamford, Conn, 4s, . . .	4,000	4,370 00	4,000 00
	\$56,000	\$61,995 00	\$56,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Eliot National Bank, Boston, .	\$1,000	\$1,660 00	\$1,000 00
4	Ware National Bank, Ware, .	400	420 00	400 00
		\$1,400	\$2,080 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$7,000	\$7,402 50	\$7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	5,000	5,487 50	5,000 00
Boston & Maine R.R. 4s,	20,000	22,350 00	20,000 00
Concord & Montreal R.R. 4s, . . .	15,000	16,087 50	15,000 00
Eastern R.R. 6s,	27,000	29,160 00	27,000 00
Maine Central R.R. 4s,	5,000	5,175 00	5,000 00
Maine Central R.R. 7s,	15,000	18,975 00	15,000 00
Old Colony R.R. 4s,	5,000	5,450 00	5,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	10,000	12,000 00	10,000 00
Upper Coos R.R. 4½s,	10,000	11,550 00	10,000 00
	\$119,000	\$133,637 50	\$119,000 00

North Brookfield Savings Bank—Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$28,875 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,088 32 1,000 00	2 per cent. 4 “	\$148,500 00 262,715 00	5 per cent. 5½ “	\$600 00	6 per cent.

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	10,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	46,314 00
Assessed value of the same,	45,975 00
Number of loans which are of an amount not exceeding \$3,000 each, 352	
Aggregate amount of the same,	321,640 00
Total number of loans upon real estate, 373	
Amount of investments from which no income is received,	16,657 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	37,349 86
Times for the dividends fixed by the by-laws: January 1 and July 1; payable January 3 and July 3.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,165 70 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 12,869 86 }	28,035 56
Number of accounts opened during the year ending Oct. 31, 1902, . . . 151	
Number of accounts closed during the year ending Oct. 31, 1902, . . . 623	
Total number of open accounts Oct. 31, 1902, 2,178	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,889 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	57,351 80
Number of same, 929	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	257,038 47
Number of same, 2,311	
Date of examination by commissioner: February 13.	

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 21.

WILLIAM H. AMES, *President.*

CHESTER R. FIELD, *Treasurer.*

CHESTER R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CYRUS LOTHROP,

GEORGE W. KENNEDY,

W. K. GOWARD,

H. W. FRENCH,

WILLIAM H. AMES.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$68,085 48	Deposits, . . .	\$1,326,288 32
Bank stock, as per schedule, .	60,834 35	Guaranty fund, .	64,813 51
Railroad bonds, as per schedule, .	236,139 78	Profit and loss account, . . .	12,312 81
Boston Terminal Co. bonds, .	5,276 88		
Real estate by foreclosure, .	5,443 39		
Loans on real estate, . . .	496,111 88		
Loans on personal security, .	469,000 00		
Loans to counties, cities or towns (notes),	10,000 00		
Deposit in bank, on interest, .	36,295 12		
Deposit in bank, not on interest, .	15,062 14		
Expense account,	159 34		
Cash on hand,	1,006 28		
	\$1,403,414 64		\$1,403,414 64

Cash on Deposit in Banks, amount in each : —

National Shawmut Bank, Boston,	\$36,295 12
First National Bank of Easton, North Easton,	15,062 14

North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . . .	\$6,000	\$6,075 00	\$6,000 00*
of Malden, Mass., 4s, . . .	5,550	5,788 18	5,860 48
Town of Marlborough, Mass., 4s, . .	1,000	1,061 25	1,000 00
of Montague, Mass., 4s, . . .	10,000	10,137 50	10,000 00
of Randolph, Mass., 4s, . . .	15,000	15,825 00	15,000 00
North Easton, Mass. (Village Dis- trict), 4s,	30,000	32,325 00	30,225 00
	\$67,550	\$71,211 93	\$68,085 48

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlantic Nat'l Bank, Boston, . .	\$2,500	\$3,250 00	\$3,150 00
25	Atlas National Bank, Boston, . .	2,500	2,875 00	2,878 13
16	Colonial Nat'l Bank, Boston, . .	1,600	2,400 00	2,400 00
25	Manufacturers N'l B'k, Boston, . .	—	50 00	—
63	N'l B'k of Redemption, Boston, . .	6,300	10,710 00	7,289 00
25	National City Bank, Boston, . .	—	25 00	—
40	Nat'l Shawmut Bank, Boston, . .	4,000	9,400 00	6,000 00
25	New England N'l B'k, Boston, . .	2,500	3,925 00	3,325 00
34	State National Bank, Boston, . .	3,400	5,168 00	4,580 00
12	Tremont Nat'l Bank, Boston, . .	600	60 00	312 50
75	Neponset Nat'l Bank, Canton, . .	7,500	7,500 00	6,636 42
66	National City Bank, Lynn, . .	6,600	9,900 00	8,282 80
100	First National Bank of Easton, North Easton,	10,000	12,000 00	10,500 00
38	Bristol County National Bank, Taunton,	3,800	4,560 00	4,560 00
7	Taunton Nat'l Bank, Taunton, . .	700	805 00	920 50
		\$52,000	\$72,628 00	\$60,834 35

North Easton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$31,000	\$31,637 50	\$31,000 00
Boston & Maine R.R. 3½s, . . .	20,000	20,275 00	20,748 61
Boston & Maine R.R. 4½s, . . .	10,000	12,450 00	12,736 25
Chic., Burlington & Quincy R.R. 3½s, . . .	35,000	34,650 00	36,314 45
Concord & Montreal R.R. 4s, . . .	20,000	21,550 00	20,029 45
Fitchburg R.R. 3½s, . . .	10,000	10,150 00	10,402 75
Fitchburg R.R. 4s, . . .	15,000	15,687 50	14,792 22
Fitchburg R.R. 5s, . . .	5,000	5,375 00	5,000 00
Grafton & Upton R.R. 4s, . . .	5,000	4,000 00	5,207 50
Illinois Central R.R. 3s, . . .	10,000	8,700 00	8,989 17
Illinois Central R.R. 3½s, . . .	15,000	14,775 00	15,329 80
Illinois Central R.R. 4s, . . .	10,000	11,000 00	11,386 11
New York, New Haven & Hartford R.R. 3½s, . . .	20,000	20,600 00	21,180 14
Old Colony R.R. 4s, . . .	5,000	5,600 00	5,000 00
Old Colony R.R. 4½s, . . .	1,000	1,010 00	1,000 00
Portland & Rumford Falls R.R. 4s, . . .	5,000	5,387 50	5,278 61
Rumford Falls & Rangeley Lakes R.R. 5s, . . .	10,000	11,000 00	11,734 72
	\$227,000	\$233,847 50	\$236,139 78

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . . .	\$5,000	\$5,775 00	\$5,276 88

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,295 12	2 per cent.	\$25,000 00	4½ per cent.	\$32,378 46	5½ per cent.
10,000 00	3¼ "	15,000 00	4¾ "	8,000 00	5¾ "
37,500 00	4 "	470,800 00	5 "	114,333 42	6 "
252,100 00	4½ "	10,000 00	5¼ "		

North Easton Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,443 39
Assessed value of the same,	4,050 00
Number of loans which are of an amount not exceeding \$3,000 each, 229	
Aggregate amount of the same,	233,661 88
Total number of loans upon real estate,	273
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	59,999 56
Times for the dividends fixed by the by-laws: April 15 and October 15; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,476 98 } during the year ending Oct. 31, 1902, . { 2 per cent., 25,123 14 }	49,600 12
Number of accounts opened during the year ending Oct. 31, 1902, 391	
Number of accounts closed during the year ending Oct. 31, 1902, 213	
Total number of open accounts Oct. 31, 1902,	3,037
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,251 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	206,599 58
Number of same,	2,069
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	183,356 22
Number of same,	1,511
Date of examination by commissioner: May 8.	

NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 24.

CLINTON VILES, *President.*

FRANK E. BUXTON, *Treasurer.*

WILLIAM C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES E. WIGGIN,	WILLIAM G. SHILLABER,
CLINTON VILES,	INCREASE E. NOYES,
L. FOSTER MORSE,	JOSIAH W. HAYDEN,
HENRY B. RICE.	

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, for deposits only, until 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$61,600 00	Deposits,	\$3,752,995 16
Bank stock, as per schedule, .	99,150 06	Guaranty fund, .	107,000 00
Loan on bank stock,	2,500 00	Interest account, .	32,461 48
Railroad bonds, as per schedule,	419,910 74	Profit and loss ac-	
Loan on railroad stock, . . .	1,500 00	count,	49,850 63
Boston Terminal Co. bonds, .	218,995 00	Suspense account, .	4,343 00
Real estate by foreclosure, .	15,006 89		
Loans on real estate,	2,130,299 07		
Loans on personal security, .	760,955 13		
Loans to counties, cities or towns			
(notes),	104,620 00		
Loans on depositors' books, .	734 73		
Deposits in banks, on interest, .	124,000 00		
Expense account,	3,549 10		
Cash on hand,	3,829 55		
	<hr/>		<hr/>
	\$3,946,650 27		\$3,946,650 27

Cash on Deposit in Banks, amount in each :—

Metropolitan National Bank, Boston,	\$44,000 00
National Bank of Redemption, Boston,	25,000 00
National Bank of the Republic, Boston,	25,000 00
Puritan Trust Company, Boston,	15,000 00
United States Trust Company, Boston,	15,000 00

North End Savings Bank — Continued.

Loan on Bank Stock :—

40 shares Winnisimmet National Bank, Chelsea, \$2,500 00

Loan on Railroad Stock :—

9 shares Boston & Albany R.R., \$1,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 4s, . . .	\$13,500	\$14,006 25	\$13,500 00
of Rockford, Ill., 4½s, . . .	29,900	31,245 50	29,900 00
of Springfield, Mass., 3½s, . . .	8,200	8,200 00	8,200 00
Mansfield, Mass. (Water District), 4s,	10,000	10,850 00	10,000 00
	\$61,600	\$64,301 75	\$61,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston, .	\$5,500	\$6,325 00	\$6,412 25
38	Eliot National Bank, Boston, .	3,800	6,308 00	4,504 37
2	Faneuil Hall N'l B'k, Boston, .	200	274 00	270 50
20	First National Bank, Boston, .	2,000	3,540 00	3,970 00
31	Freemans Nat'l Bank, Boston,	3,100	3,410 00	3,052 00
25	Merchants Nat'l Bank, Boston,	2,500	4,775 00	3,803 25
100	Metropolitan Nat'l B'k, Boston,	10,000	10,700 00	10,522 50
50	N'l Bank of Commerce, Boston,	5,000	7,500 00	5,911 37
50	N'l B'k of Redemption, Boston,	5,000	8,500 00	6,306 00
75	National City Bank, Boston, .	—	75 00	409 62
55	Nat'l Shawmut Bank, Boston, .	5,500	12,925 00	9,500 00
6	National Union Bank, Boston,	600	1,020 00	847 50
104	Nat'l Webster Bank, Boston, .	10,400	12,272 00	11,006 75
106	New England N'l B'k, Boston,	10,600	16,642 00	16,571 50
2	Old Boston N'l Bank, Boston, .	200	222 00	243 62
25	Second National Bank, Boston,	2,500	4,725 00	4,005 50
22	State National Bank, Boston, .	2,200	3,344 00	2,893 79
12	Suffolk National Bank, Boston,	—	72 00	—
50	Third National Bank, Boston, .	—	1,100 00	121 99
13	Tremont Nat'l Bank, Boston, .	650	65 00	1,030 13
70	First National Bank, Chelsea,	7,000	7,000 00	7,767 42
		\$76,750	\$110,794 00	\$99,150 06

North End Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 3½s,	\$25,000	\$25,687 50	\$25,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	49,250 00	50,000 00
Concord & Montreal R.R. 4s,	12,000	13,140 00	12,000 00
Erie & Pittsburgh R.R. 3½s,	20,000	20,450 00	20,831 24
Fitchburg R.R. 4s,	95,000	104,537 50	95,000 00
Fitchburg R.R. 5s,	20,000	21,650 00	20,000 00
Illinois Central R.R. 3s,	25,000	21,562 50	22,062 50
Illinois Central R.R. 3½s,	25,000	24,625 00	25,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,312 50	28,415 92
New York Central & Hudson River R.R. 7s,	25,000	25,062 50	25,371 42
Penobscot Shore Line R.R. 4s,	40,000	42,800 00	40,819 00
Troy & Boston R.R. 7s,	20,000	30,600 00	30,660 66
Upper Coos R.R. 4s,	25,000	27,000 00	24,750 00
	\$407,000	\$434,677 50	\$419,910 74

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$205,000	\$236,775 00	\$218,995 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$109,000 00	2½ per cent.	\$5,000 00	3.70 per cent.	\$1,335,220 46	5 per cent.
15,000 00	3 "	2,500 00	3.80 "	70,000 00	5½ "
25,000 00	3½ "	2,000 00	3.90 "	27,350 00	5½ "
6,000 00	3½ "	404,670 00	4 "	116,246 08	6 "
10,000 00	3.57½ "	120,000 00	4½ "	30,000 00	6½ "
30,000 00	3.60 "	754,887 11	4½ "	1,235 28	7 "
8,000 00	3.65 "	52,500 00	4¾ "		

North End Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$15,006 89
Assessed value of the same,	19,290 00
Number of loans which are of an amount not exceeding \$3,000 each, 255	
Aggregate amount of the same,	431,573 62
Total number of loans upon real estate,	452
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	166,211 29
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$57,361 74 } during the year ending Oct. 31, 1902, . . { $1\frac{3}{4}$ per cent., 59,456 26 }	116,818 00
Number of accounts opened during the year ending Oct. 31, 1902, 1,757	
Number of accounts closed during the year ending Oct. 31, 1902, 1,111	
Total number of open accounts Oct. 31, 1902,	9,196
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	11,753 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	991,205 14
Number of same,	12,662
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	840,689 65
Number of same,	9,335
Date of examination by commissioner: February 21.	

NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1885. Present number of corporators, 24.

BENJAMIN H. HARTWELL, *President.*

SARAH T. TUTEN, *Treasurer.*

EDWARD A. RICHARDSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJAMIN H. HARTWELL,

OLIVER K. PIERCE,

EDWIN L. WHITE,

PETER TARBELL,

FRANK A. PATCH.

Open for business every business day except Saturdays, 9 to 11 A.M.; 12.30 to 3 P.M.;
Saturdays, 8 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits,	\$921,451 87
Bank stock, as per schedule, .	14,049 71	Guaranty fund, .	18,450 00
Loans on bank stock,	19,389 90	Interest account, .	9,023 88
Railroad bonds, as per schedule, .	167,850 00	Undivided earnings, .	21,648 04
Loan on railroad stock,	2,000 00	Rent account, . . .	877 20
Boston Terminal Co. bonds, . .	40,637 50	Due on mortgage	
Real estate (for banking pur-		loans,	4,905 74
poses),	35,000 00		
Real estate by foreclosure, . .	4,400 00		
Loans on real estate,	470,012 42		
Loans on personal security, . .	124,738 83		
Loans to counties, cities or towns			
(notes),	55,500 00		
Loans on depositors' books, . .	300 00		
Deposits in banks, on interest, .	17,000 00		
Deposits in banks, not on interest,	540 35		
Expense account,	657 91		
Bank liquidation account, . . .	669 44		
Taxes and improvement on real			
estate,	539 62		
Tax account,	369 00		
Premium account,	7,500 00		
Cash on hand,	202 05		
	\$976,356 73		\$976,356 73.

Cash on Deposit in Banks, amount in each :—

First National Bank, Ayer,	\$13,527 31
National Shawmut Bank, Boston,	4,013 04

North Middlesex Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

18 shares First National Bank, Ayer,	\$1,789 90
171 shares First National Bank, Ayer,	15,000 00
8 shares First National Bank, Ayer,	800 00
5 shares First National Bank, Ayer,	500 00
5 shares First National Bank, Ayer,	300 00
10 shares National Exchange Bank, Boston,	1,000 00

Loan on Railroad Stock:—

25 shares Vermont & Massachusetts R.R.,	\$2,000 00*
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* This loan is illegal and will be eliminated.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$5,000	\$5,475 00	\$5,000 00
City of Marlborough, Mass., 4s,	5,000	5,586 00	5,000 00
Town of Walpole, Mass., 4s,	5,000	5,554 00	5,000 00
	\$15,000	\$16,615 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	First National Bank, Ayer,	\$4,000	\$6,000 00	\$4,247 25
6	Blackstone Nat'l Bank, Boston,	138	36 00	—
5	Commercial N'l Bank, Boston,	500	675 00	970 00
15	Continental N'l Bank, Boston,	—	75 00	—
10	Eliot National Bank, Boston,	1,000	1,660 00	1,355 00
10	Nat'l Shawmut Bank, Boston,	1,000	2,350 00	1,500 00
5	Peoples Nat'l Bank, Boston,	500	600 00	840 00
15	State National Bank, Boston,	1,500	2,280 00	2,127 46
20	Prescott Nat'l Bank, Lowell,	2,000	2,200 00	3,010 00
		\$10,638	\$15,876 00	\$14,049 71

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,606 00	\$5,000 00
Boston & Maine R.R. 4½s,	15,000	18,900 00	15,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	5,000	5,800 00	5,000 00

North Middlesex Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$12,000	\$12,000 00	\$12,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,800 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, .	15,000	15,562 50	15,000 00
Concord & Montreal R.R. 4s, . . .	8,000	8,760 00	8,000 00
Erie & Pittsburgh R.R. 3½s, . . .	5,000	5,175 00	5,000 00
Fitchburg R.R. 3½s,	15,000	15,356 00	15,000 00
Fitchburg R.R. 4s,	16,000	17,717 00	16,000 00
Fitchburg R.R. 4½s,	5,000	5,600 00	5,000 00
Fitchburg R.R. 5s,	12,000	12,481 00	12,000 00
Illinois Central R.R. 3s,	10,000	8,850 00	8,850 00
Illinois Central R.R. 3½s,	10,000	10,025 00	10,000 00
Illinois Central R.R. 4s,	5,000	5,593 00	5,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	10,000	12,487 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,187 00	5,000 00
Old Colony R.R. 4s,	6,000	6,802 00	6,000 00
	\$169,000	\$182,701 50	\$167,850 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$35,000	\$40,425 00	\$40,637 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,000 00	2 per cent.	\$20,000 00	4½ per cent.	\$25,457 55	5½ per cent.
19,000 00	3½ “	20,900 00	4½ “	100,826 40	6 “
23,000 00	3¾ “	389,808 66	5 “	4,953 83	8 “
67,994 71	4 “				

North Middlesex Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	35,500 00
Assessed value of the same,	26,432 00
Net income received from same during year ending Oct. 31, 1902,	884 65
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,400 00
Assessed value of the same,	4,475 00
Number of loans which are of an amount not exceeding \$3,000 each, 351	
Aggregate amount of the same,	380,249 82
Total number of loans upon real estate,	324
Amount of investments from which no income is received,	10,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	41,759 27
Times for the dividends fixed by the by-laws: January 5 and July 5; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$14,425 23 } during the year ending Oct. 31, 1902, { 1½ per cent., 14,769 60 }	29,194 83
Number of accounts opened during the year ending Oct. 31, 1902,	521
Number of accounts closed during the year ending Oct. 31, 1902,	361
Total number of open accounts Oct. 31, 1902,	3,453
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,745 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	204,461 72
Number of same,	3,198
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	180,376 95
Number of same,	2,172
Date of examination by commissioner: January 16.	

ORANGE SAVINGS BANK—ORANGE.

Incorporated March 30, 1871. Present number of corporators, 24.

JOHN W. WHEELER, *President.*

GEORGE W. ANDREWS, *Treasurer.*

GEORGE W. ANDREWS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

F. L. WATERS,

C. A. TOWNE,

A. W. BALLOU,

GEORGE W. ANDREWS.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET Oct. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$96,300 00	Deposits,	\$1,238,596 99
Bank stock, as per schedule, .	35,250 00	Guaranty fund, . .	44,450 00
Loan on bank stock,	2,500 00	Interest account, . .	4,141 23
Railroad bonds, as per schedule, .	189,000 00	Profit and loss account,	44,727 33
Boston Terminal Co. bonds, . .	10,000 00		
Real estate (for banking purposes),	6,419 61		
Real estate by foreclosure, . . .	19,639 44		
Loans on real estate,	775,302 50		
Loans on personal security, . . .	96,580 00		
Loans to counties, cities or towns (notes),	51,325 00		
Deposits in banks, on interest, . .	39,527 12		
Deposits in banks, not on interest, .	3,000 00		
Expense account,	571 20		
Premium account,	3,900 00		
Cash on hand,	2,600 68		
	<u>\$1,331,915 55</u>		<u>\$1,331,915 55</u>

Cash on Deposit in Banks, amount in each :—

Athol National Bank, Athol,	\$10,000 00
Franklin County National Bank, Greenfield,	12,848 07
Orange National Bank, Orange,	19,679 05

Loan on Bank Stock :—

30 shares Home National Bank, Holyoke,	\$2,500 00
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Orange Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s, . . .	\$5,000	\$5,250 00	\$5,000 00
of Brockton, Mass., 4s, . . .	5,000	5,397 50	5,000 00
of Gardiner, Me., 4s, . . .	6,000	6,000 00	6,000 00
of Laconia, N. H., 4s, . . .	1,000	1,080 00	1,000 00
of Malden, Mass., 4s, . . .	5,000	5,575 00	5,000 00
of Manchester, N. H., 4s, . . .	15,000	15,768 75	15,000 00
of Melrose, Mass., 4s, . . .	5,000	5,375 00	5,000 00
of Meriden, Conn., 4s, . . .	5,000	5,256 25	5,000 00
of New Britain, Conn., 4s, . . .	5,000	5,550 00	5,000 00
of Newton, Mass., 4s, . . .	5,000	5,737 50	5,000 00
of Rockford, Ill., 4½s, . . .	5,000	5,300 00	5,000 00
of Somerville, Mass., 4s, . . .	3,000	3,037 50	3,000 00
of Worcester, Mass., 4s, . . .	5,000	5,200 00	5,000 00
Town of Belmont, Mass., 4s, . . .	1,000	1,035 00	1,000 00
of Leominster, Mass., 4s, . . .	7,300	7,373 00	7,300 00
of Plainfield, Conn., 4s, . . .	3,000	3,217 50	3,000 00
of Watertown, Mass., 3½s, . . .	7,000	7,448 75	7,000 00
of Westfield, Mass., 3½s, . . .	8,000	8,325 00	8,000 00
	\$96,300	\$101,926 75	\$96,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Miller's River N'l B'k, Athol, .	\$600	\$990 00	\$600 00
15	Atlas National Bank, Boston, .	1,500	1,725 00	1,500 00
5	Boylston Nat'l Bank, Boston, .	500	550 00	500 00
3	Central National Bank, Boston, .	300	375 00	300 00
65	Eliot National Bank, Boston, .	6,500	10,790 00	6,500 00
20	First Ward N'l Bank, Boston, .	2,000	3,200 00	2,000 00
20	Manufacturers N'l B'k, Boston, .	—	40 00	—
16	National Webster B'k, Boston, .	1,600	1,888 00	1,600 00
15	Tremont Nat'l Bank, Boston, .	750	75 00	750 00
10	First National Bank, Chelsea, .	1,000	1,000 00	1,000 00
39	First National Bank, Gardner, .	3,900	4,290 00	3,900 00
43	Franklin County Nat'l Bank, Greenfield,	4,300	4,472 00	4,300 00
100	Orange Nat'l Bank, Orange, . .	10,000	17,000 00	10,000 00
10	First Nat'l Bank, Springfield, .	1,000	1,050 00	1,000 00
10	Third Nat'l Bank, Springfield, .	1,000	2,200 00	1,000 00
3	Union Market National Bank, Watertown,	300	420 00	300 00
		\$35,250	\$50,065 00	\$35,250 00

Orange Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,600 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	19,000	19,940 00	19,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,662 50	5,000 00
Boston & Maine R.R. 4½s, . . .	10,000	12,500 00	10,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,500 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	40,000	39,800 00	40,000 00
Fitchburg R.R. 3½s,	5,000	5,062 50	5,000 00
Fitchburg R.R. 4s,	17,000	17,800 00	17,000 00
Fitchburg R.R. 5s,	2,000	2,030 00	2,000 00
Grafton & Upton R.R. 4s,	5,000	4,750 00	5,000 00
Illinois Central R.R. 3½s,	36,000	35,640 00	36,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,100 00	5,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,712 50	5,000 00
Old Colony R.R. 4s,	17,000	18,587 50	17,000 00
Old Colony R.R. 4½s,	1,000	1,012 50	1,000 00
Plainview R.R. 7s,	2,000	2,340 00	2,000 00
	\$189,000	\$198,037 50	\$189,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,550 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,679 05	2 per cent.	\$25,000 00	4½ per cent.	\$706,878 50	5 per cent.
27,848 07	3 “	49,625 00	4½ “	8,300 00	5½ “
15,000 00	3½ “	43,780 00	4¾ “	7,549 00	6 “
79,575 00	4 “				

Orange Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$6,419 61
Estimated value of the same,	6,500 00
Assessed value of the same,	6,200 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	19,639 44
Assessed value of the same,	16,395 00
Net income received from same during year ending Oct. 31, 1902, . . .	394 72
Number of loans which are of an amount not exceeding \$3,000 each, 288	
Aggregate amount of the same,	306,562 50
Total number of loans upon real estate, 320	
Amount of investments from which no income is received,	4,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	60,260 33
Times for the dividends fixed by the by-laws: last Wednesday in January and July; payable February 1 and August 1.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$20,454 62 } during the year ending Oct. 31, 1902, . . . { $1\frac{3}{4}$ per cent., 20,553 13 }	41,007 75
Number of accounts opened during the year ending Oct. 31, 1902, . . .	451
Number of accounts closed during the year ending Oct. 31, 1902, . . .	378
Total number of open accounts Oct. 31, 1902,	4,356
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,946 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	174,897 83
Number of same,	2,919
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	192,826 39
Number of same,	2,594
Date of examination by commissioner: January 7.	

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 61.

HENRY G. LOOMIS, *President.*

CHARLES L. WAID, *Treasurer.*

WILLIAM W. LEACH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY G. LOOMIS,

WILLIAM HOLBROOK,

W. E. STONE,

E. G. HASTINGS,

C. H. HOBBS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$272,000 00	Deposits,	\$1,936,283 61
Bank stock, as per schedule, .	25,700 00	Guaranty fund, . .	66,500 00
Loans on bank stock,	4,700 00	Interest account, . .	4,984 18
Railroad bonds, as per schedule, .	310,625 00	Profit and loss account,	8,765 95
Real estate (for banking purposes),	14,000 00	Real estate income account,	678 43
Real estate by foreclosure,	34,543 99	Income safe deposit boxes,	86 25
Loans on real estate,	1,079,367 00		
Loans on personal security,	203,196 00		
Loans to counties, cities or towns (notes),	4,750 00		
Loans on depositors' books,	788 00		
Deposits in banks, on interest, . .	60,296 52		
Expense account,	1,161 07		
Interest accrued,	806 30		
Cash on hand,	5,364 54		
	<u>\$2,017,298 42</u>		<u>\$2,017,298 42</u>

Cash on Deposit in Banks, amount in each:—

Palmer National Bank, Palmer,	\$7,503 49
Agawam National Bank, Springfield,	15,454 19
City National Bank, Springfield,	17,026 83
Springfield Safe Deposit and Trust Company, Springfield,	10,312 01
Taunton Safe Deposit and Trust Company, Taunton,	10,000 00

Palmer Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

10 shares Palmer National Bank, Palmer,	\$1,000 00
34 shares Palmer National Bank, Palmer,	3,400 00
3 shares Palmer National Bank, Palmer,	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 4s,	\$20,000	\$21,185 00	\$20,000 00
of Allegheny, Pa., 4s,	8,000	8,340 00	8,000 00
of Altoona, Pa., 4s,	5,000	5,475 00	5,000 00
of Boston, Mass., 4s,	25,000	27,805 00	25,000 00
of Dubuque, Iowa, 4s,	15,000	15,800 00	15,000 00
of Fitchburg, Mass., 4s,	6,000	6,630 00	6,000 00
of Kansas City, Mo., 4½s,	30,000	33,285 00	30,000 00
of Lawrence, Mass., 4s,	40,000	41,400 00	40,000 00
of Malden, Mass., 4s,	10,000	10,275 00	10,000 00
of Milwaukee, Wis., 3½s,	15,000	15,230 00	15,000 00
of Peoria, Ill., 4½s,	3,000	3,135 00	3,000 00*
of Rockford, Ill., 4½s,	5,000	5,200 00	5,000 00
of St. Joseph, Mo., 3½s,	25,000	25,270 00	25,000 00
of Taunton, Mass., 4s,	14,000	15,470 00	14,000 00
of Waltham, Mass., 3½s,	31,000	31,830 00	31,000 00
of Waterbury, Conn., 4s,	10,000	10,675 00	10,000 00
Town of Monson, Mass., 4s,	10,000	10,640 00	10,000 00
	\$272,000	\$287,645 00	\$272,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Monson Nat'l Bank, Monson,	\$3,300	\$4,125 00	\$3,300 00
116	Palmer Nat'l Bank, Palmer,	11,600	11,600 00	11,600 00
31	Agawam N'l B'k, Springfield,	3,100	2,790 00	3,100 00
50	Chapin Nat'l B'k, Springfield,	5,000	6,000 00	5,000 00
20	Springfield Safe Deposit and Trust Co., Springfield,	2,000	3,000 00	2,000 00
7	Ware National Bank, Ware,	700	735 00	700 00
		\$25,700	\$28,250 00	\$25,700 00

Palmer Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$1,000	\$1,070 00	\$1,000 00
Albany & Susquehanna R.R. 7s,	5,000	5,500 00	5,000 00
Beech Creek R.R. 4s,	21,000	23,020 00	21,000 00
Boston & Maine R.R. 4s,	20,000	20,216 00	20,000 00
Boston & Maine R.R. 4½s,	15,000	18,650 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,735 00	20,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,300 00	10,000 00
Concord & Montreal R.R. 4s,	10,000	10,815 00	10,000 00
Fitchburg R.R. 4½s,	10,000	11,025 00	10,000 00
Fitchburg R.R. 5s,	23,000	23,835 00	23,000 00
Illinois Central R.R. 3s,	35,000	30,187 00	31,625 00
Illinois Central R.R. 3½s,	25,000	24,604 00	25,000 00
Illinois Central R.R. 4s,	50,000	55,190 00	50,000 00
Joliet & Northern Indiana R.R. 7s,	12,000	13,620 00	12,000 00
Maine Central R.R. 7s,	2,000	2,555 00	2,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,315 00	10,000 00
Portland & Ogdensburg R.R. 5s,	35,000	37,750 00	35,000 00
Upper Coos R.R. 4s,	5,000	5,250 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,660 00	5,000 00
	\$314,000	\$329,297 00	\$310,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,503 49	2 per cent.	\$41,750 00	4½ per cent.	\$73,682 00	5½ per cent.
52,793 03	3 “	42,000 00	4¾ “	105,396 00	6 “
10,000 00	4 “	1,019,773 00	5 “	200 00	6½ “

Amount invested in real estate for banking purposes,	\$14,000 00
Estimated value of the same,	14,000 00
Assessed value of the same,	10,800 00
Net income received from same during year ending Oct. 31, 1902,	524 86
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	34,543 99
Assessed value of the same,	31,500 00
Net income received from same during year ending Oct. 31, 1902,	258 55
Number of loans which are of an amount not exceeding \$3,000 each,	471
Aggregate amount of the same,	527,963 00
Total number of loans upon real estate,	562
Amount of investments from which no income is received,	3,100 00

Palmer Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	\$88,946 44
Times for the dividends fixed by the by-laws; January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$35,135 31 } during the year ending Oct. 31, 1902, . . { 2 per cent., 36,416 92 }	71,552 23
Number of accounts opened during the year ending Oct. 31, 1902,	805
Number of accounts closed during the year ending Oct. 31, 1902,	598
Total number of open accounts Oct. 31, 1902,	4,489
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,826 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	378,360 15
Number of same,	3,937
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	333,313 66
Number of same,	2,796
Date of examination by commissioner: April 3.	

PENTUCKET SAVINGS BANK—HAVERHILL.

Incorporated March 27, 1891. Present number of corporators, 15.

GEORGE H. CARLETON, *President.*

CHARLES S. TITCOMB, *Treasurer.*

CHARLES S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE H. CARLETON,

CHARLES H. HAYES,

THOMAS LAHEY,

OLIVER TAYLOR,

J. W. VITTUM.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$16,600 00	Deposits,	\$846,686 19
Loan on public funds, . . .	10,000 00	Guaranty fund, . .	10,920 00
Bank stock, as per schedule, .	10,900 00	Interest account, . .	2,023 97
Loans on bank stock, . . .	14,400 00	Profit and loss account,	1,051 67
Railroad bonds, as per schedule, .	112,990 00	Suspense account, . .	1,710 97
Loan on railroad bonds, . . .	25,000 00	Rent account, . . .	115 90
Boston Terminal Co. bonds, . .	10,000 00		
Real estate by foreclosure, . .	2,884 00		
Loans on real estate,	348,029 00		
Loans on personal security, . .	263,875 00		
Loans to counties, cities or towns (notes),	2,000 00		
Loans on depositors' books, . .	1,025 00		
Deposit in bank, on interest, . .	18,225 25		
Deposit in bank, not on interest, .	17,582 48		
Expense account,	627 34		
Premium account,	6,750 00		
Taxes, insurance, etc.,	328 74		
Cash on hand,	1,291 89		
	\$862,508 70		\$862,508 70

Cash on Deposit in Banks, amount in each:—

Beacon Trust Company, Boston,	\$18,225 25
Second National Bank, Haverhill,	17,582 48

Pentucket Savings Bank — Continued.

Loan on Public Funds:—

\$1,000 City of Somerville, Mass., 3½s,	}	\$10,000 00
1,000 City of Quincy, Mass., 3½s,		
6,000 Town of Jaffrey, N. H., 3½s,		
1,000 Town of Wallingford, Conn., 3½s,		
1,000 City of Sioux City, Iowa, 5s,		

Loans on Bank Stock, amount on each:—

40 shares Beacon Trust Company, Boston,	\$2,500 00	
60 shares Beacon Trust Company, Boston,	5,500 00	
5 shares Merchants National Bank, Haverhill,	500 00	
10 shares Merchants National Bank, Haverhill,	1,000 00	
33 shares Merchants National Bank, Haverhill,	}	4,900 00
27 shares Haverhill Safe Deposit and Trust Company, Haverhill,		

Loan on Railroad Bonds:—

\$30,000 Old Colony R.R. 3½s,	\$25,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Barre, Vt., 4s,	\$1,000	\$1,050 00	\$1,000 00
of Brockton, Mass., 4s,	1,600	1,684 00	1,600 00
of Grand Rapids, Mich., 4½s,	2,000	2,200 00	2,000 00
of Meriden, Conn., 4s,	3,000	3,022 50	3,000 00
of New Britain, Conn., 4s,	5,000	5,418 75	5,000 00
of Saginaw, Mich., 4s,	3,000	3,240 00	3,000 00
of Taunton, Mass., 4s,	1,000	1,046 25	1,000 00
	\$16,600	\$17,661 50	\$16,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Fourth National Bank, Boston,	\$3,500	\$4,550 00	\$3,500 00
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	2,500 00
32	N'l B'k of Redemption, Boston,	3,200	5,440 00	3,200 00
7	State National Bank, Boston,	700	1,064 00	700 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
		\$10,900	\$16,054 00	\$10,900 00

Pentucket Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s, . .	\$1,000	\$1,092 50	\$1,000 00
Boston & Albany R.R. 3½s, . . .	5,000	5,200 00	5,000 00
Boston & Lowell R.R. 4s,	8,000	8,627 50	8,000 00
Boston & Maine R.R. 4s,	2,000	2,265 00	2,000 00
Boston & Maine R.R. 4½s,	4,000	5,000 00	4,000 00
Chic., Burlington & Quincy R.R. 3½s,	12,000	11,940 00	12,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,300 00	10,000 00
Erie & Pittsburgh R.R. 3½s, . . .	15,000	15,150 00	15,000 00
Fitchburg R.R. 3½s,	5,000	5,062 50	5,000 00
Fitchburg R.R. 4s,	5,000	5,500 00	5,000 00
Illinois Central R.R. 3s,	10,000	8,500 00	9,065 00
Illinois Central R.R. 3½s,	10,500	10,395 00	10,500 00
Illinois Central R.R. 4s,	2,000	2,220 00	2,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,650 00	5,000 00
Maine Central R.R. 4½s,	500	541 25	500 00
New York & New England R.R. 6s,	7,000	7,315 00	7,000 00
Ottumwa, Cedar Falls & St. P. R.R. 5s,	5,000	5,400 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,210 00	2,925 00
Worcester, Nashua & Roch. R.R. 4s,	4,000	4,380 00	4,000 00
	\$112,990	\$117,748 75	\$112,990 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$10,000	\$11,550 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,225 25	2½ per cent.	\$227,100 00	4½ per cent.	\$20,000 00	5¼ per cent.
116,375 00	4 “	37,500 00	4¾ “	9,100 00	5½ “
15,000 00	4¼ “	210,049 00	5 “	9,205 00	6 “
20,000 00	4⅝ “				

Pentucket Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,884 00
Assessed value of the same,	4,500 00
Net income received from same during year ending Oct. 31, 1902, . . .	115 90
Number of loans which are of an amount not exceeding \$3,000 each, 121	
Aggregate amount of the same,	166,835 00
Total number of loans upon real estate,	137
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	34,317 70
Times for the dividends fixed by the by-laws: February 1 and August 1; payable first Wednesday in February and August.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$12,838 53 } during the year ending Oct. 31, 1902, . . . { $1\frac{3}{4}$ per cent., 13,399 23 }	26,237 76
Number of accounts opened during the year ending Oct. 31, 1902, . . .	537
Number of accounts closed during the year ending Oct. 31, 1902, . . .	252
Total number of open accounts Oct. 31, 1902,	2,221
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,196 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	215,073 28
Number of same,	2,842
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	162,405 12
Number of same,	2,020
Date of examination by commissioner: June 5.	

PEOPLE'S SAVINGS BANK — BROCKTON.

Incorporated Feb. 8, 1895. Present number of corporators, 41.

WILLIAM L. DOUGLAS, *President.*

AUGUSTUS T. JONES, *Treasurer.*

JOHN S. KENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM L. DOUGLAS,

EMERY M. LOW,

FRED. P. RICHMOND,

FRANCIS B. GARDNER,

EDWARD B. MELLEN.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.; and for deposits only, 7 to 8.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$124,140 00	Deposits,	\$1,040,207 12
Bank stock, as per schedule, .	3,200 00	Guaranty fund, .	9,141 89
Railroad bonds, as per schedule, .	182,500 00	Interest account, .	4,702 38
Loan on railroad bonds, . . .	100 00	Undivided earnings, .	4,207 91
Boston Terminal Co. bonds, . .	15,000 00		
Real estate by foreclosure, . .	5,850 00		
Loans on real estate,	483,764 00		
Loans on personal security, . .	145,100 00		
Loans to counties, cities or towns (notes),	34,774 92		
Deposits in banks, on interest, .	40,629 37		
Expense account,	659 79		
Premium account,	17,810 15		
Suspense account,	228 94		
Furniture and fixtures,	1,523 25		
Cash on hand,	2,978 88		
	<u>\$1,058,259 30</u>		<u>\$1,058,259 30</u>

Cash on Deposit in Banks, amount in each :—

Brockton National Bank, Brockton,	\$9,125 96
Home National Bank, Brockton,	14,751 66
Plymouth County Safe Deposit and Trust Company, Brockton,	16,751 75

Loan on Railroad Bonds :—

\$100 Maine Central R.R. 7s,	\$100 00
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People's Savings Bank, Brockton — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 4s,	\$26,600	\$27,730 50	\$26,600 00
of Akron, Ohio, 5s,	6,500	6,777 50	6,500 00
of Brockton, Mass., 3½s,	25,000	25,937 50	25,000 00
of Brockton, Mass., 4s,	10,000	10,910 00	10,000 00
of Canton, Ohio, 4s,	5,040	5,064 20	5,040 00
of Dayton, Ohio, 3½s,	6,000	6,057 50	6,000 00
of Dubuque, Iowa, 5s,	5,000	5,412 50	5,000 00
of Indianapolis, Ind., 4s,	2,000	2,012 50	2,000 00
of Joliet, Ill., 5s,	10,000	10,225 00	10,000 00
of New Britain, Conn., 4s,	4,000	4,410 00	4,000 00
of South Bend, Ind., 3½s,	5,000	5,050 00	5,000 00
of South Bend, Ind., 4s,	5,000	5,150 00	5,000 00
of St. Joseph, Mo., 3½s,	10,000	10,137 50	10,000 00
Town of Provincetown, Mass., 4s,	2,000	2,000 00	2,000 00
of Stoughton, Mass., 4s,	2,000	2,120 00	2,000 00
	\$124,140	\$128,994 70	\$124,140 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	First National Bank, Boston, .	\$900	\$1,593 00	\$900 00
34	Suffolk National Bank, Boston,	-	204 00	-
13	Plymouth County Safe Deposit & Trust Company, Brockton,	1,300	1,300 00	1,300 00
10	Brockton Nat'l Bank, Brockton,	1,000	1,200 00	1,000 00
		\$3,200	\$4,297 00	\$3,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$27,000	\$28,890 00	\$27,000 00
Boston & Maine R.R. 4s,	1,000	1,130 00	1,000 00
Boston, Winthrop & Shore R.R. 5s,	2,000	2,100 00	2,000 00
Chic., Burlington & Quincy R.R. 3½s,	21,000	20,737 50	21,000 00
Dexter & Newport R.R. 4s,	7,000	7,420 00	7,000 00
Dexter & Piscataquis R.R. 4s,	5,000	5,475 00	5,000 00

People's Savings Bank, Brockton — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$10,000	\$10,800 00	\$10,000 00
Fitchburg R.R. 3½s,	15,000	15,225 00	15,000 00
Hannibal & St. Joseph R.R. 6s,	10,000	11,600 00	10,000 00
Illinois Central R.R. 3½s,	20,000	19,700 00	20,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	10,000	11,200 00	10,000 00
Maine Central R.R. 4s,	7,000	7,280 00	7,000 00
Maine Central R.R. 5s,	2,500	2,812 50	2,500 00
Michigan Central R.R. 6s,	5,000	5,725 00	5,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	6,000	7,410 00	6,000 00
New York & New England R.R. 7s,	11,000	11,660 00	11,000 00
New York, New Haven & Hartford R.R. 3½s,	3,000	3,090 00	3,000 00
Old Colony R.R. 4s,	2,000	2,230 00	2,000 00
Old Colony R.R. 4½s,	1,000	1,010 00	1,000 00
Ottumwa, Cedar Falls & St. Paul R.R. 5s,	5,000	5,350 00	5,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	12,000	13,200 00	12,000 00
	\$182,500	\$194,045 00	\$182,500 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$15,000	\$17,325 00	\$15,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,629 37	2 per cent.	\$1,874 92	4 per cent.	\$343,039 00	5 per cent.
5,400 00	3 ³ / ₁₀₀ “	50,000 00	4½ “	58,100 00	5½ “
27,500 00	3½ “	30,000 00	4¾ “	147,825 00	6 “

People's Savings Bank, Brockton — Concluded.

Value by books, of real estate, held or owned by foreclosure or otherwise,	\$5,850 00
Assessed value of the same,	6,275 00
Number of loans which are of an amount not exceeding \$3,000 each, 253	
Aggregate amount of the same,	332,238 92
Total number of loans upon real estate, 258	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	46,310 10
Times for the dividends fixed by the by-laws: March 1 and September 1; payable on Friday following first Tuesday in March and September.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$14,291 34 } during the year ending Oct. 31, 1902, . . { $1\frac{3}{4}$ per cent., 15,404 59 }	29,695 93
Number of accounts opened during the year ending Oct. 31, 1902, 1,775	
Number of accounts closed during the year ending Oct. 31, 1902, . 813	
Total number of open accounts Oct. 31, 1902, 4,583	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	4,394 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	481,953 20
Number of same,	8,761
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	345,422 71
Number of same,	5,176
Date of examination by commissioner: May 29.	

PEOPLES SAVINGS BANK—HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 42.

JOHN TILLEY, *President.*

F. H. CHAMBERLIN, *Treasurer.*

A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. N. HUBBARD,

JOHN TILLEY,

J. D. HARDY,

J. A. SULLIVAN,

S. E. GATES.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays, 9 A.M. to 12 M.; also Thursdays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$31,020 50	Deposits,	\$1,298,645 59
Loans on bank stock,	15,650 00	Guaranty fund, . .	29,300 00
Railroad bonds, as per schedule, .	160,000 00	Interest account, .	26,039 61
Boston Terminal Co. bonds, . .	75,000 00	Profit and loss account,	7,681 11
Real estate by foreclosure, . . .	773 91		
Loans on real estate,	760,882 00		
Loans on personal security, . . .	254,425 50		
Loans on depositors' books, . . .	2,930 00		
Deposits in banks, on interest, . .	58,421 85		
Cash on hand,	2,562 55		
	\$1,361,666 31		\$1,361,666 31

Cash on Deposit in Banks, amount in each:—

Home National Bank, Holyoke,	\$28,421 85
Hampshire County National Bank, Northampton,	15,000 00
Springfield National Bank, Springfield,	15,000 00

Loans on Bank Stock, amount on each:—

10 shares Home National Bank, Holyoke,	\$700 00
10 shares Home National Bank, Holyoke,	900 00
11 shares Home National Bank, Holyoke,	800 00
25 shares Home National Bank, Holyoke,	2,200 00

Peoples Savings Bank, Holyoke — Continued.

15 shares Home National Bank, Holyoke,	\$1,400 00
50 shares City National Bank, Holyoke,	4,000 00
2 shares City National Bank, Holyoke,	2,850 00
2 shares Franklin County National Bank, Greenfield,	
30 shares City National Bank, Holyoke,	2,000 00
13 shares First National Bank, Springfield,	
10 shares Chicopee National Bank, Springfield,	800 00
12 shares Holyoke National Bank, Holyoke,	

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	City National Bank, Holyoke,	\$7,000	\$7,700 00	\$7,233 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	2,540 00	2,700 00
10	Holyoke Nat'l Bank, Holyoke,	1,000	1,500 00	1,650 00
50	Home Nat'l Bank, Holyoke,	5,000	6,000 00	5,000 00
60	John Hancock National Bank, Springfield,	6,000	6,120 00	6,610 00
10	First Nat'l Bank, Springfield,	1,000	1,050 00	1,090 00
55	Chapin N'l Bank, Springfield,	5,500	6,600 00	6,737 50
		\$27,500	\$31,510 00	\$31,020 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s.	\$35,000	\$37,800 00	\$35,000 00
Fitchburg R.R. 3½s,	25,000	25,500 00	25,000 00
Fitchburg R.R. 4s,	50,000	55,500 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,500 00	50,000 00
	\$160,000	\$171,300 00	\$160,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$75,000	\$86,625 00	\$75,000 00

Peoples Savings Bank, Holyoke — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,421 85 15,000 00	3½ per cent. 4 “	\$212,650 00 778,135 50	4½ per cent. 5 “	\$40,185 00 2,917 00	5½ per cent. 6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$773 91
Assessed value of the same,	1,200 00
Net income received from same during year ending Oct. 31, 1902,	38 08
Number of loans which are of an amount not exceeding \$3,000 each, 186	
Aggregate amount of the same,	297,329 00
Total number of loans upon real estate,	217
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	57,691 58
Times for the dividends fixed by the by-laws: May 1 and November 1; payable third Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$18,200 87 } during the year ending Oct. 31, 1902, . . { 1¾ per cent., 19,148 40 }	37,349 27
Number of accounts opened during the year ending Oct. 31, 1902,	1,059
Number of accounts closed during the year ending Oct. 31, 1902,	612
Total number of open accounts Oct. 31, 1902,	3,440
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	4,675 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	393,804 68
Number of same,	6,315
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	270,214 44
Number of same,	3,167
Date of examination by commissioner: September 30.	

PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 163.

SAMUEL R. HEYWOOD, *President.*

CHARLES M. BENT, *Treasurer.*

FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL R. HEYWOOD,

EDWIN T. MARBLE,

WILLIAM W. JOHNSON,

ALEXANDER DE WITT,

HENRY F. HARRIS.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.; 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$712,400 00	Deposits, . . .	\$9,248,752 76
Bank stock, as per schedule, .	413,975 00	Guaranty fund, .	415,000 00
Loans on bank stock, . . .	31,151 00	Interest account, .	98,913 90
Railroad bonds, as per schedule, .	1,759,200 00	Profit and loss account, . . .	14,527 38
Real estate (for banking purposes), . . .	135,000 00	Rent account, . . .	637 97
Real estate by foreclosure, . . .	45,753 32	Suspense account, .	994 00
Loans on real estate, . . .	4,395,844 89	Sundry interest items, .	3,053 04
Loans on personal security, . .	1,906,610 00	Due on mortgage loans, . . .	11,151 10
Loans to counties, cities or towns (notes), . . .	77,600 00		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	279,805 17		
Expense account, . . .	6,347 20		
Rent account, . . .	6 29		
Miscellaneous stocks,* . . .	10,000 00		
Cash on hand, . . .	18,837 28		
	<hr/> \$9,793,030 15		<hr/> \$9,793,030 15

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$79,638 65
National Shawmut Bank, Boston,	77,256 03
Central National Bank, Worcester,	72,777 68
Citizens National Bank, Worcester,	50,132 81

People's Savings Bank, Worcester — Continued.

Loans on Bank Stock, amount on each : —

250 shares Massachusetts National Bank, Boston,	\$25,000 00
11 shares Hadley Falls National Bank, Holyoke,	1,100 00
4 shares Hampshire County National Bank, Northampton,	320 00
7 shares First National Bank, Northampton,	346 00
5 shares Chicopee National Bank, Springfield,	500 00
10 shares Crocker National Bank, Turner's Falls,	285 00
36 shares Citizens National Bank, Worcester,	3,600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
Massachusetts 8s,	\$25,000	\$24,875 00	\$25,000 00
Massachusetts 3½s,	80,000	86,393 75	86,150 00
City of Beverly, Mass., 4s,	10,000	10,512 50	10,000 00
of Holyoke, Mass., 4s,	25,000	26,156 25	25,000 00
of Indianapolis, Ind., 3½s,	15,000	15,018 75	15,000 00
of Keene, N. H., 4s,	10,000	10,750 00	10,000 00
of Lynn, Mass., 4s,	26,000	27,332 50	26,000 00
of Malden, Mass., 4s,	25,000	26,531 25	25,000 00
of Milwaukee, Wis., 4s,	37,000	37,870 00	37,000 00
of Nashua, N. H., 4s,	10,000	10,550 00	10,000 00
of New Bedford, Mass., 4s,	25,000	25,000 00	25,000 00
of Norwich, Conn., 5s,	19,000	20,442 50	20,400 00
of Norwich, Conn., 7s,	23,000	25,185 00	23,750 00
of Peoria, Ill., 4s,	12,000	12,270 00	12,000 00*
of Peoria, Ill., 4½s,	25,000	26,375 00	25,800 00*
of Providence, R. I., 4s,	50,000	56,500 00	54,300 00
of Quincy, Mass., 4s,	5,000	5,275 00	5,000 00
of Springfield, Ohio, 5s,	3,000	3,000 00	3,000 00
of Taunton, Mass., 4s,	7,000	7,700 00	7,000 00
of Waltham, Mass., 4s,	13,000	13,666 25	13,000 00
of Worcester, Mass., 4s,	200,000	204,125 00	200,000 00
of Worcester, Mass., 5s,	2,000	2,120 00	2,000 00
Town of Holbrook, Mass., 4s,	30,000	30,900 00	30,000 00
of Westborough, Mass., 5s,	2,000	2,165 00	2,000 00
Dalton, Mass. (Fire Dist.), 4s,	20,000	21,400 00	20,000 00
	\$699,000	\$732,113 75	\$712,400 00

* Legal investments when made.

People's Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
165	Atlas National Bank, Boston, .	\$16,500	\$18,975 00	\$18,800 00
106	Blackstone N'l Bank, Boston, .	2,438	636 00	2,438 00
54	Boylston Nat'l Bank, Boston, .	5,400	5,940 00	6,750 00
200	Colonial Nat'l Bank, Boston, .	20,000	30,000 00	30,000 00
50	Continental N'l Bank, Boston, .	—	250 00	—
97	Faneuil Hall N'l Bank, Boston, .	9,700	13,289 00	12,730 00
150	Freemans Nat'l Bank, Boston, .	15,000	16,500 00	15,000 00
149	Manufacturers N'l B'k, Boston, .	—	298 00	—
25	Mechanics Nat'l Bank, Boston, .	2,500	3,000 00	2,900 00
100	Merchants Nat'l Bank, Boston, .	10,000	19,100 00	14,141 00
59	N'l B'k of Commerce, Boston, .	5,900	8,850 00	6,965 00
149	N'l B'k of Redemption, Boston, .	14,900	25,330 00	18,119 00
200	N'l B'k of the Republic, Boston, .	20,000	32,000 00	28,114 00
239	National City Bank, Boston, .	—	239 00	—
100	Nat'l Exchange Bank, Boston, .	10,000	15,200 00	13,000 00
200	Nat'l Shawmut Bank, Boston, .	20,000	47,000 00	30,000 00
65	New England N'l B'k, Boston, .	6,500	10,205 00	9,586 00
205	Old Boston Nat'l Bank, Boston, .	20,500	22,755 00	23,935 00
56	Second Nat'l Bank, Boston, .	5,600	10,584 00	8,600 00
155	State National Bank, Boston, .	15,500	23,560 00	19,318 00
99	Tremont Nat'l Bank, Boston, .	4,950	495 00	4,950 00
300	Central Nat'l B'k, Worcester, .	30,000	33,000 00	39,000 00
145	City Nat'l Bank, Worcester, .	14,500	15,950 00	21,325 00
104	Mechanics N'l B'k, Worcester, .	10,400	10,400 00	10,400 00
300	Quinsigamond National Bank, Worcester, .	30,000	39,000 00	35,984 00
262	Worcester N'l B'k, Worcester, .	26,200	47,160 00	41,920 00
		\$316,488	\$449,716 00	\$413,975 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000	\$26,562 50	\$26,000 00
Albany & Susquehanna R.R. 7s, .	25,000	27,312 50	27,500 00
Boston & Albany R.R. 4s, . . .	84,000	89,040 00	84,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	22,000 00	21,600 00
Boston & Lowell R.R. 3½s, . . .	25,000	25,312 50	25,000 00
Boston & Lowell R.R. 4s,	4,000	4,077 50	4,000 00
Boston & Lowell R.R. 4½s,	25,000	25,000 00	25,000 00
Boston & Maine R.R. 3½s,	25,000	25,312 50	25,000 00
Boston & Maine R.R. 4s,	30,000	33,937 50	30,000 00
Burlington & Missouri River R.R. 6s, .	60,000	71,400 00	70,500 00

People's Savings Bank, Worcester — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s,	\$78,000	\$82,465 00	\$80,500 00
Chic., Burlington & Quincy R.R. 5s,	20,000	22,500 00	21,500 00
Chicago & Northwestern R.R. 7s,	3,000	3,000 00	3,000 00
Cleveland & Pittsburgh R.R. 3½s,	50,000	50,500 00	50,000 00
Eastern R.R. 6s,	150,000	162,375 00	163,500 00
Erie & Pittsburgh R.R. 3½s,	50,000	50,500 00	50,000 00
Fitchburg R.R. 3½s,	35,000	35,437 50	35,000 00
Fitchburg R.R. 4s,	33,000	35,002 50	33,000 00
Fitchburg R.R. 5s,	38,000	40,000 00	38,000 00
Illinois Central R.R. 3½s,	50,000	49,500 00	50,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,250 00	27,000 00
Maine Central R.R. 4s,	76,500	79,751 25	76,500 00
Maine Central R.R. 7s,	14,100	18,048 00	16,700 00
Maine Central and European & North American R.R. 4s,	32,000	34,880 00	32,000 00
New York, Lackawanna & Western R.R. 6s,	25,000	33,250 00	33,000 00
New York & New England R.R. 6s,	35,000	36,575 00	36,000 00
New York & New England R.R. 7s,	50,000	53,125 00	52,600 00
New York, New Haven & Hartford R.R. 3½s,	100,000	102,000 00	101,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	114,250 00	101,500 00
Norwich & Worcester R.R. 4s,	50,000	55,000 00	50,000 00
Old Colony R.R. 4s,	70,000	77,125 00	70,000 00
Portland & Rumford Falls R.R. 4s,	50,000	54,000 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	65,000 00	54,600 00
Sullivan County R.R. 4s,	25,000	27,125 00	25,000 00
Syracuse, Bing. & N. Y. R.R. 7s,	9,000	10,080 00	10,100 00
Vermont Valley R.R. 5s,	40,000	44,000 00	42,700 00
Western Pennsylvania R.R. 4s,	25,000	27,250 00	27,400 00
Worcester, Nashua & Roch. R.R. 4s,	90,000	98,150 00	90,000 00
	\$1,696,600	\$1,839,094 25	\$1,759,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$156,894 68	2 per cent.	\$656,700 00	4 per cent.	\$110,000 00	4½ per cent.
72,777 68	2½ “	611,000 00	4½ “	4,029,529 89	5 “
50,132 81	3 “	50,000 00	4¾ “	50,000 00	5½ “
4,575 00	3½ “	848,451 00	4¾ “	13,100 00	6 “
3,350 00	3¾ “	35,000 00	4¾ “		

People's Savings Bank, Worcester — Concluded.

Amount invested in real estate for banking purposes,	\$135,000 00
Estimated value of the same,	140,000 00
Assessed value of the same,	80,600 00
Net income received from same during year ending Oct. 31, 1902,	2,900 22
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	45,753 32
Assessed value of the same,	37,070 00
Net income received from same during year ending Oct. 31, 1902,	647 31
Number of loans which are of an amount not exceeding \$3,000 each, 1,386	
Aggregate amount of the same,	1,926,214 48
Total number of loans upon real estate,	1,789
Amount of investments from which no income is received,	7,488 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	414,414 23
Times for the dividends fixed by the by-laws: February 15 and August 15; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$165,841 83 } during the year ending Oct. 31, 1902, { 2 per cent., 171,319 29 }	337,161 12
Number of accounts opened during the year ending Oct. 31, 1902,	3,346
Number of accounts closed during the year ending Oct. 31, 1902,	2,104
Total number of open accounts Oct. 31, 1902,	20,217
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	21,731 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,540,602 15
Number of same,	23,024
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,270,718 87
Number of same,	16,330
Date of examination by commissioner: November 6.	

PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 32.

CHARLES S. DAVIS, *President.*

JAMES D. THURBER, *Treasurer.*

JOHN RUSSELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES S. DAVIS,

CHARLES G. HATHAWAY,

GEORGE E. MORTON,

CHARLES B. STODDARD,

ISAAC M. JACKSON.

Open for business every business day, 9 A.M. to 1 P.M. ; 2 to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$167,000 00	Deposits, . . .	\$2,379,295 19
Bank stock, as per schedule, .	256,867 00	Guaranty fund, .	120,000 00
Loans on bank stock, . . .	2,150 00	Interest account, .	43,115 09
Railroad bonds, as per schedule, .	659,000 00	Profit and loss account, . . .	45,218 24
Boston Terminal Co. bonds, .	99,900 00	Income from bank building, . . .	403 62
Real estate (for banking purposes),	25,000 00		
Real estate by foreclosure, . .	15,356 88		
Loans on real estate,	625,146 00		
Loans on personal security, . .	631,865 00		
Loans to counties, cities or towns (notes),	55,282 94		
Deposits in banks, on interest, .	45,445 82		
Cash on hand,	5,018 50		
	\$2,588,032 14		\$2,588,032 14

Cash on Deposit in Banks, amount in each : —

National Shawmut Bank, Boston,	\$7,682 06
Old Colony National Bank, Plymouth,	23,562 22
Plymouth National Bank, Plymouth,	14,201 54

Loans on Bank Stock, amount on each : —

15 shares Plymouth National Bank, Plymouth,	\$1,000 00
15 shares Plymouth National Bank, Plymouth,	1,000 00
2 shares Old Colony National Bank, Plymouth,	150 00

Plymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$6,000	\$6,300 00	\$6,000 00
of Boston, Mass., 4s, . . .	5,000	5,200 00	5,000 00
of Brockton, Mass., 4s, . . .	16,000	16,160 00	16,000 00
of Dubuque, Iowa, 4s, . . .	34,000	36,040 00	34,000 00
of Kansas City, Mo., 4½s, . . .	20,000	22,000 00	20,000 00
of New Bedford, Mass., 7s, . . .	10,000	10,600 00	10,000 00
of Northampton, Mass., 3½s, . . .	8,000	8,080 00	8,000 00
of North Andover, Mass., 4s, . . .	2,000	2,200 00	2,000 00
of Rockford, Ill., 4½s, . . .	10,000	10,400 00	10,000 00
of St. Louis, Mo., 3½s, . . .	11,000	11,110 00	11,000 00
of South Bend, Ind., 4s, . . .	11,000	11,550 00	11,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,900 00	5,000 00
of Terre Haute, Ind., 4s, . . .	25,000	26,250 00	25,000 00
of Woburn, Mass., 3½s, . . .	4,000	4,000 00	4,000 00
	\$167,000	\$175,790 00	\$167,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington Nat'l B'k, Abington,	\$700	\$735 00	\$687 00
100	Colonial Nat'l Bank, Boston, .	10,000	15,000 00	10,000 00
100	First Ward N'l Bank, Boston, .	10,000	16,000 00	10,000 00
100	Manufacturers N'l B'k, Boston,	—	200 00	—
228	Merchants N'l Bank, Boston, .	22,800	43,548 00	22,800 00
108	N'l B'k of Commerce, Boston,	10,800	16,200 00	9,180 00
84	National City Bank, Boston, .	—	84 00	—
106	Nat'l Exchange Bank, Boston,	10,600	16,112 00	10,600 00
427	Nat'l Shawmut Bank, Boston,	42,700	100,345 00	42,700 00
100	National Union Bank, Boston,	10,000	17,000 00	10,000 00
86	New England N'l B'k, Boston,	8,600	13,502 00	8,600 00
55	Old Boston N'l Bank, Boston, .	5,500	6,105 00	5,000 00
270	Second National Bank, Boston,	27,000	51,030 00	27,000 00
97	State National Bank, Boston, .	9,700	14,744 00	9,700 00
97	Tremont Nat'l Bank, Boston, .	4,850	485 00	—
60	Brockton Nat'l Bank, Brockton,	6,000	7,200 00	6,000 00
100	Home National B'k, Brockton,	10,000	17,500 00	9,500 00
18	Union National Bank, Lowell, .	1,800	3,150 00	1,800 00
278	Old Colony N'l B'k, Plymouth,	27,800	31,970 00	27,800 00
184	Plymouth N'l B'k, Plymouth, .	18,400	19,320 00	18,400 00
100	Third N'l Bank, Springfield, .	10,000	22,000 00	10,000 00
171	Bristol County N'l B'k, Taunton,	17,100	20,520 00	17,100 00
		\$264,350	\$432,750 00	\$256,867 00

Plymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$25,000	\$27,250 00	\$25,000 00
Boston & Maine R.R. 4s,	10,000	11,200 00	10,000 00
Boston & Maine R.R. 4½s,	50,000	61,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	26,750 00	25,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,700 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	33,300 00	30,000 00
Fitchburg R.R. 4s,	50,000	52,500 00	47,000 00
Illinois Central R.R. 3½s,	65,000	63,700 00	63,000 00
Illinois Central R.R. 4s,	35,000	38,500 00	35,000 00
Maine Central R.R. 7s,	21,000	26,460 00	21,000 00
Mahoning Coal R.R. 5s,	10,000	12,600 00	10,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	56,000	68,880 00	56,000 00
New York, Lackawanna & Western R.R. 6s,	31,000	40,920 00	31,000 00
New York & New England R.R. 7s,	13,000	13,780 00	13,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,200 00	10,000 00
Old Colony R.R. 4s,	33,000	36,230 00	33,000 00
Penobscot Shore Line R.R. 4s, . .	50,000	52,500 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	65,000 00	50,000 00
Upper Coos R.R. 4½s,	50,000	57,500 00	50,000 00
Worcester, Nashua & Rochester R.R. 4s,	40,000	43,600 00	40,000 00
	\$664,000	\$752,570 00	\$659,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
• Boston Terminal Company 3½s, .	\$100,000	\$115,500 00	\$99,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,445 82	2 per cent.	\$20,000 00	4¾ per cent.	\$40,000 00	5½ per cent.
5,500 00	3¾ “	102,100 00	4½ “	118,585 00	5½ “
308,282 94	4 “	450,985 00	5 “	118,991 00	6 “
150,000 00	4½ “				

Plymouth Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	41,800 00
Assessed value of the same,	41,800 00
Net income received from same during year ending Oct. 31, 1902,	337 78
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	15,356 88
Assessed value of the same,	15,700 00
Net income received from same during year ending Oct. 31, 1902,	252 70
Number of loans which are of an amount not exceeding \$3,000 each, 323	
Aggregate amount of the same,	331,143 94
Total number of loans upon real estate,	332
Amount of investments from which no income is received,	7,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	120,499 49
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { 2 per cent., \$45,558 13 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 46,101 78 }	91,659 91
Number of accounts opened during the year ending Oct. 31, 1902,	468
Number of accounts closed during the year ending Oct. 31, 1902,	405
Total number of open accounts Oct. 31, 1902,	6,017
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,971 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	239,933 13
Number of same,	3,055
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	294,754 87
Number of same,	3,921
Date of examination by commissioner: July 17.	

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

Incorporated April 6, 1855. Present number of corporators, 31.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM W. BREWSTER, BENJAMIN F. WARD,
EVERETT F. SHERMAN, THOMAS N. ELDRIDGE,
WALTER L. BOYDEN.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$182,000 00	Deposits,	\$1,579,960 84
Loan on public funds,	200 00	Guaranty fund, . .	76,125 00
Bank stock, as per schedule, .	35,230 00	Interest account, .	23,479 07
Loans on bank stock,	1,225 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	349,500 00	count,	9,279 53
Loans on railroad stock,	2,300 00	Suspense account, .	81 76
Boston Terminal Co. bonds, . .	25,000 00		
Real estate (for banking pur-			
poses),	13,398 34		
Real estate by foreclosure, . .	4,117 48		
Loans on real estate,	730,545 00		
Loans on personal security, . .	243,285 00		
Loans to counties, cities or towns			
(notes),	75,480 00		
Deposits in banks, on interest, .	22,649 61		
Expense account,	1,830 49		
Miscellaneous stock,*	327 50		
Cash on hand,	1,837 78		
	\$1,688,926 20		\$1,688,926 20

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Shawmut Bank, Boston,	\$8,477 10
Old Colony National Bank, Plymouth,	6,090 93
Plymouth National Bank, Plymouth,	8,081 58

Plymouth Five Cents Savings Bank — Continued.

Loan on Public Funds: —

\$200 United States 4s,	\$200 00
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Loans on Bank Stock, amount on each: —

9 shares Old Colony National Bank, Plymouth,	} \$1,000 00
5 shares Plymouth National Bank, Plymouth,	
5 shares Plymouth National Bank, Plymouth,	
	225 00

Loans on Railroad Stock, amount on each: —

10 shares Boston & Lowell R.R.,	\$1,000 00
9 shares Boston & Lowell R.R.,	1,300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$9,000	\$9,540 00	\$9,000 00
of Bay City, Mich., 5s,	5,000	5,825 00	5,000 00
of Brockton, Mass., 4s,	10,000	10,200 00	10,000 00
of Canton, Ohio, 5s,	5,000	5,925 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,375 00	5,000 00
of Chicopee, Mass., 4s,	5,000	5,370 00	5,000 00
of Indianapolis, Ind., 3½s,	10,000	10,050 00	10,000 00
of Kansas City, Mo., 4½s,	20,000	22,200 00	20,000 00
of New Bedford, Mass., 7s,	10,000	12,150 00	10,000 00
of Oshkosh, Wis., 4s,	6,000	6,330 00	6,000 00
of Pittsburgh, Pa., 4s,	17,000	17,085 00	17,000 00
of South Bend, Ind., 5s,	15,000	16,275 00	16,000 00
Town of Burrillville, R. I., 4s,	15,000	15,900 00	15,000 00
of Mansfield, Mass., 4s,	10,000	10,700 00	10,000 00
of Wakefield, Mass., 4s,	10,000	10,700 00	10,000 00
of Weymouth, Mass., 4s,	15,000	15,975 00	15,000 00
of Whitman, Mass., 4s,	14,000	15,015 00	14,000 00
	\$181,000	\$194,615 00	\$182,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Blackstone Nat'l B'k, Boston, .	\$230	\$60 00	\$30 00
21	First Ward Nat'l Bank, Boston,	2,100	3,360 00	2,100 00
9	Freemans N'l Bank, Boston, .	900	990 00	900 00
10	Merchants Nat'l Bank, Boston,	1,000	1,910 00	1,000 00
25	Metropolitan N'l B'k, Boston, .	2,500	2,675 00	2,500 00
8	N'l B'k of Commerce, Boston,	800	1,200 00	800 00

Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	N'l B'k of Redemption, Boston,	\$3,200	\$4,590 00	\$3,200 00
15	N'l B'k of the Republic, Boston,	1,500	2,400 00	1,500 00
15	National City Bank, Boston, .	—	15 00	—
18	Nat'l Exchange Bank, Boston,	1,800	2,736 00	1,800 00
28	Nat'l Shawmut Bank, Boston, .	2,800	6,580 00	2,800 00
20	Nat'l Webster Bank, Boston, .	2,000	2,360 00	2,000 00
15	State National Bank, Boston, .	1,500	2,280 00	1,500 00
20	Brockton N'l Bank, Brockton,	2,000	2,400 00	2,000 00
76	Old Colony N'l B'k, Plymouth,	7,600	8,740 00	7,600 00
45	Plymouth N'l Bank, Plymouth,	4,500	4,725 00	4,500 00
10	Third Nat'l Bank, Springfield,	1,000	2,200 00	1,000 00
		\$35,430	\$49,221 00	\$35,230 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000	\$26,562 50	\$26,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,925 00	20,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,300 00	10,000 00
Boyer Valley R.R. 3½s,	10,000	10,000 00	10,000 00
Burlington & Missouri River R.R. 6s,	25,000	29,750 00	26,000 00
Chic., Burlington & Quincy R.R. 3½s,	30,000	29,700 00	30,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,750 00	10,000 00
Eastern R.R. 6s,	20,000	21,600 00	20,000 00
Fitchburg R.R. 4s,	10,000	10,900 00	10,000 00
Illinois Central R.R. 3s,	15,000	12,750 00	13,500 00
Illinois Central R.R. 3½s, . . .	27,000	26,720 00	27,000 00
Illinois Central R.R. 4s,	15,000	16,250 00	15,000 00
Maine Central R.R. 7s,	10,000	12,700 00	10,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	5,000	6,150 00	6,000 00
New York, Lackawanna & Western R.R. 6s,	15,000	19,875 00	16,000 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,200 00	10,000 00
Old Colony R.R. 4s,	35,000	38,750 00	35,000 00
Old Colony R.R. 4½s,	10,000	10,075 00	10,000 00
Penobscot Shore Line R.R. 4s, . .	15,000	15,325 00	15,000 00
Upper Coos R.R. 4½s,	10,000	11,550 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,800 00	20,000 00
	\$347,000	\$373,632 50	\$349,500 00

Plymouth Five Cents Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston Terminal Company 3½s, .	\$25,000	\$28,875 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,649 61	2 per cent.	\$75,000 00	4½ per cent.	\$2,000 00	5½ per cent.
6,000 00	3¾ “	26,085 00	4½ “	189,985 00	6 “
155,280 00	4 “	598,685 00	5 “		

Amount invested in real estate for banking purposes,	\$13,398 34
Estimated value of the same,	14,000 00
Assessed value of the same,	16,100 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,117 48
Assessed value of the same,	5,970 00
Number of loans which are of an amount not exceeding \$3,000 each, 556	
Aggregate amount of the same,	536,760 50
Total number of loans upon real estate, 564	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	78,078 83
Times for the dividends fixed by the by-laws: second Tuesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$26,847 47 } during the year ending Oct. 31, 1902, . { 1¾ per cent., 27,036 99 }	53,884 46
Number of accounts opened during the year ending Oct. 31, 1902, . 625	
Number of accounts closed during the year ending Oct. 31, 1902, . 524	
Total number of open accounts Oct. 31, 1902, 5,432	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	4,581 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	224,682 01
Number of same,	4,631
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	284,587 58
Number of same,	3,367
Date of examination by commissioner: May 22.	

**PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS
OF SALISBURY AND AMESBURY — AMESBURY.**

Incorporated Feb. 28, 1828. Present number of corporators, 40.

AZOR O. WEBSTER, *President.*

ALFRED C. WEBSTER, *Treasurer.*

CHARLES L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AZOR O. WEBSTER,

M. D. F. STEERE,

GEORGE F. BAGLEY.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$765,000 00	Deposits, . . .	\$2,563,963 01
Bank stock, as per schedule, .	77,475 00	Guaranty fund, .	129,364 39
Loan on bank stock, . . .	100 00	Interest account, .	129,314 32
Railroad bonds, as per schedule, .	525,000 00		
Boston Terminal Co. bonds, . .	100,000 00		
Real estate (for banking pur-			
poses),	5,000 00		
Real estate by foreclosure, . .	26,927 10		
Loans on real estate,	590,300 00		
Loans on personal security, . .	674,177 78		
Deposits in banks, on interest, .	47,339 05		
Expense account,	3,391 59		
Taxes and insurance,	909 68		
Cash on hand,	7,026 52		
	<hr/> \$2,822,646 72		<hr/> \$2,822,646 72

Cash on Deposit in Banks, amount in each : —

Powow River National Bank, Amesbury,	\$30,000 00
Boston Safe Deposit and Trust Company, Boston,	17,339 05

Loan on Bank Stock : —

2 shares Powow River National Bank, Amesbury,	\$100 00
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Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampshire, Mass., 4s, .	\$10,000	\$10,000 00	\$10,000 00
City of Bangor, Me., 6s, . . .	45,000	47,700 00	45,000 00
of Boston, Mass., 3½s, . . .	50,000	53,125 00	50,000 00
of Cambridge, Mass., 3½s, . .	30,000	31,500 00	30,000 00
of Cambridge, Mass., 4s, . . .	30,000	31,650 00	30,000 00
of Cambridge, Mass., 6s, . . .	9,000	9,190 00	9,000 00
of Chelsea, Mass., 4s,	50,000	54,750 00	50,000 00
of Chicago, Ill., 4s,	75,000	81,000 00	75,000 00
of Fall River, Mass., 5s, . . .	10,000	10,800 00	10,000 00
of Fall River, Mass., 6s, . . .	10,000	10,950 00	10,000 00
of Indianapolis, Ind., 4s, . . .	25,000	27,500 00	25,000 00
of Kansas City, Mo., 4½s, . . .	60,000	66,000 00	60,000 00
of Lewiston, Me., 4s,	25,000	27,500 00	25,000 00
of Lynn, Mass., 4s,	30,000	32,850 00	30,000 00
of Malden, Mass., 4s,	25,000	27,625 00	25,000 00
of Manchester, N. H., 4s, . . .	40,000	42,800 00	40,000 00
of Marlborough, Mass., 4s, . . .	30,000	31,350 00	30,000 00
of Medford, Mass., 4s,	25,000	26,000 00	25,000 00
of Melrose, Mass., 4s,	11,000	11,550 00	11,000 00
of Newton, Mass., 4s,	20,000	21,400 00	20,000 00
of Newton, Mass., 6s,	2,000	2,120 00	2,000 00
of Springfield, Mass., 6s, . . .	10,000	10,650 00	10,000 00
of Taunton, Mass., 4s,	50,000	52,450 00	50,000 00
Town of Amesbury, Mass., 4s, . .	43,000	44,575 00	43,000 00
of Arlington, Mass., 4s,	25,000	28,375 00	25,000 00
of Billerica, Mass., 4s,	25,000	27,875 00	25,000 00
	\$765,000	\$821,285 00	\$765,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Powow River National Bank, Amesbury,	\$6,000	\$6,600 00	\$6,000 00
75	Atlas National Bank, Boston, .	7,500	8,625 00	7,500 00
40	Blackstone N'l Bank, Boston, .	920	240 00	—
35	Boylston Nat'l Bank, Boston, .	3,500	3,850 00	3,500 00
26	Faneuil Hall N'l Bank, Boston, .	2,600	3,562 00	2,600 00
15	First National Bank, Boston, .	1,500	2,655 00	1,500 00
35	Merchants Nat'l Bank, Boston, .	3,500	6,685 00	3,500 00
30	N'l Bank of Commerce, Boston, .	3,000	4,500 00	3,000 00
80	N'l B'k of the Republic, Boston, .	8,000	12,800 00	8,000 00
10	National City Bank, Boston, .	—	10 00	—

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l Exchange Bank, Boston,	\$5,000	\$7,600 00	\$5,000 00
119	Nat'l Shawmut Bank, Boston, .	11,900	27,965 00	11,900 00
28	Nat'l Suffolk Bank, Boston, .	2,800	3,724 00	2,800 00
25	National Union Bank, Boston,	2,500	4,250 00	2,500 00
26	National Webster B'k, Boston,	2,600	3,068 00	2,600 00
15	New England N'l B'k, Boston,	1,500	2,355 00	1,500 00
21	Old Boston Nat'l B'k, Boston, .	2,100	2,331 00	2,100 00
18	Second National Bank, Boston,	1,800	3,402 00	1,800 00
51	State National Bank, Boston, .	5,100	7,752 00	5,100 00
38	Suffolk Nat'l Bank, Boston, .	-	228 00	-
24	Tremont Nat'l Bank, Boston, .	1,200	110 00	-
25	Georgetown National Bank, Georgetown,	2,500	2,250 00	2,500 00
45	Bay State N'l B'k, Lawrence, .	3,375	5,175 00	3,375 00
7	Union National Bank, Lowell,	700	1,225 00	700 00
		\$79,595	\$120,962 00	\$77,475 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,450 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	15,000	16,950 00	15,000 00
Boston & Maine R.R. 4½s, . . .	25,000	31,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	25,000	28,750 00	25,000 00
Boyer Valley R.R. 3½s,	25,000	25,250 00	25,000 00
Chic., Burlington & Quincy R.R. 4s,	100,000	107,000 00	100,000 00
Cleveland & Pittsburgh R.R. 3½s, .	30,000	30,900 00	30,000 00
Eastern R.R. 6s,	46,000	49,220 00	46,000 00
Fitchburg R.R. 4s,	75,000	78,250 00	75,000 00
Illinois Central R.R. 4s,	50,000	55,000 00	50,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	57,500 00	50,000 00
Sullivan County R.R. 4s,	40,000	43,600 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	14,000	15,330 00	14,000 00
	\$525,000	\$569,200 00	\$525,000 00

Provident Institution for Savings, etc., Amesbury -- Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$115,500 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,339 05	2 per cent.	\$64,000 00	4¼ per cent.	\$32,100 00	5½ per cent.
30,000 00	3 "	253,000 00	4½ "	63,300 00	6 "
327,677 78	4 "	523,300 00	5 "	1,200 00	7 "

Amount invested in real estate for banking purposes,	\$5,000 00
Estimated value of the same,	7,000 00
Assessed value of the same,	9,000 00
Net income received from same during year ending Oct. 31, 1902, . .	120 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	26,927 10
Assessed value of the same,	26,480 00
Net income received from same during year ending Oct. 31, 1902, . .	879 53
Number of loans which are of an amount not exceeding \$3,000 each, 398	
Aggregate amount of the same,	338,500 00
Total number of loans upon real estate,	389
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	130,119 92
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$43,680 89 } during the year ending Oct. 31, 1902, . . { 1½ per cent., 43,377 97 }	87,058 86
Number of accounts opened during the year ending Oct. 31, 1902, . .	337
Number of accounts closed during the year ending Oct. 31, 1902, . .	351
Total number of open accounts Oct. 31, 1902,	6,830
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	5,836 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	199,868 00
Number of same,	3,225
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	310,359 30
Number of same,	3,758
Date of examination by commissioner: March 10.	

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 115.

WILLIAM S. DEXTER, *President.*

HENRY PARKMAN, *Treasurer.*

PHILIP DEXTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM S. DEXTER,	GORDON ABBOTT,
LOUIS CURTIS,	CHARLES F. ADAMS, 2D,
R. H. STEVENSON,	WALTER HUNNEWELL,
CHARLES E. COTTING,	WILLIAM FARNSWORTH.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$8,845,100 00	Deposits, . . .	\$41,075,338 46
Bank stock, as per schedule, .	546,600 00	Guaranty fund, .	2,050,000 00
Loans on bank stock, . . .	17,400 00	Interest account, .	482,605 91
Railroad bonds, as per schedule,	5,862,000 00	Profit and loss ac-	
Loans on railroad bonds, . . .	54,000 00	count, . . .	49,718 11
Loans on railroad stock, . . .	3,000 00	Suspense account, .	990 38
Boston Terminal Co. bonds, .	1,000,000 00	Reserve profits, .	105,278 48
Real estate (for banking pur-			
poses),	570,000 00		
Loans on real estate,	18,454,745 00		
Loans on personal security, .	6,362,300 00		
Loans to counties, cities or towns			
(notes),	860,190 00		
Deposits in banks, on interest, .	1,110,170 38		
Deposit in bank, not on interest,	2,581 03		
Expense account,	20,054 51		
Cash on hand,	55,790 42		
	\$43,763,931 34		\$43,763,931 34

Cash on Deposit in Banks, amount in each : —

Merchants National Bank, Boston,	\$163,474 22
National Shawmut Bank, Boston,	107,936 61
National Union Bank, Boston,	65,322 22
National Webster Bank, Boston,	122,842 97
New England National Bank, Boston,	214,020 55

Provident Institution for Savings, etc., Boston — Continued.

Old Boston National Bank, Boston,	\$182,948 77
Old Colony Trust Company, Boston,	123,954 91
Second National Bank, Boston,	129,670 13
State National Bank, Boston,	2,581 03

Loans on Bank Stock, amount on each:—

25 shares Wamesit National Bank, Lowell,	\$8,000 00
20 shares Brockton National Bank, Brockton,	
25 shares Traders National Bank, Lowell,	
10 shares Union National Bank, Lowell,	
5 shares State National Bank, Boston,	9,000 00
45 shares Lechmere National Bank, Cambridge,	
36 shares Charles River National Bank, Cambridge,	
5 shares First National Bank, Salem,	
5 shares Prescott National Bank, Lowell,	400 00
6 shares Thames National Bank, Norwich, Conn.,	

Loans on Railroad Bonds, amount on each:—

\$20,000 Boston & Maine R.R. 4s,	\$50,000 00
20,000 Boston & Albany R.R. 4s,	
15,000 Boston & Lowell R.R. 4s,	
5,000 Boston & Maine R.R. 4½s,	4,000 00

Loans on Railroad Stock, amount on each:—

17 shares Boston & Providence R.R.,	\$2,000 00
9 shares Boston & Lowell R.R.,	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated* Market Value.	Amount Invested.
Massachusetts 3s,	\$210,000	\$207,900 00	\$210,000 00
Massachusetts 3½s,	200,000	206,000 00	200,000 00
County of Grafton, N. H., 4s,	6,000	6,000 00	6,000 00
of New Haven, Conn., 3½s,	25,000	25,500 00	25,000 00
of Strafford, N. H., 4s,	65,000	68,250 00	65,000 00
City of Beverly, Mass., 4s,	200,000	209,000 00	200,000 00
of Boston, Mass., 4s,	2,050,000	2,177,190 00	2,050,000 00
of Chelsea, Mass., 4s,	131,000	137,550 00	131,000 00
of Chicopee, Mass., 4s,	53,000	53,000 00	53,000 00
of Concord, N. H., 4s,	100,000	109,000 00	100,000 00
of Everett, Mass., 4s,	50,000	52,250 00	50,000 00
of Haverhill, Mass., 4s,	50,000	55,000 00	50,000 00
of Holyoke, Mass., 4s,	428,000	447,580 00	428,000 00
of Lowell, Mass., 4s,	495,000	539,550 00	495,000 00
of Lowell, Mass., 4½s,	15,500	15,500 00	15,500 00
of Manchester, N. H., 4s,	135,000	139,350 00	135,000 00
of Meriden, Conn., 4s,	20,000	20,000 00	20,000 00
of New Bedford, Mass., 4s,	762,000	835,360 00	762,000 00
of New Haven, Conn., 4s,	275,000	291,500 00	275,000 00

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of North Adams, Mass., 3½s, .	\$56,000	\$56,000 00	\$56,000 00
of Pawtucket, R. I., 4s, .	400,000	424,000 00	400,000 00*
of Pittsfield, Mass., 4s, .	159,000	165,450 00	159,000 00
of Providence, R. I., 4s, .	1,000,000	1,107,500 00	1,000,000 00
of Quincy, Mass., 4s, .	130,000	138,700 00	130,000 00
of Rochester, N. H., 4s, .	160,000	174,400 00	160,000 00
of Rutland, Vt., 4s, .	269,000	295,900 00	269,000 00
of Somerville, Mass., 4s, .	50,000	51,500 00	50,000 00
of Springfield, Mass., 4s, .	129,000	135,000 00	129,000 00
of Stamford, Conn., 4s, .	96,000	104,640 00	96,000 00
Town of Braintree, Mass., 4s, .	24,000	26,160 00	24,000 00
of Burlington, Vt., 4s, .	100,000	105,000 00	100,000 00
of Cranston, R. I., 4s, .	50,000	54,000 00	50,000 00
of Cumberland, R. I., 4s, .	50,000	51,000 00	50,000 00
of Grafton, Mass., 4s, .	55,500	60,495 00	55,500 00
of Gt Barrington, Mass., 4s, .	35,000	36,750 00	35,000 00
of Leominster, Mass., 4s, .	25,000	27,750 00	25,000 00
of Lexington, Mass., 4s, .	90,000	92,700 00	90,000 00
of Manchester, Mass., 3½s, .	60,000	60,000 00	60,000 00
of Plymouth, Mass., 4s, .	33,600	34,608 00	33,600 00
of St. Albans, Vt., 3½s, .	25,000	25,000 00	25,000 00
of Tiverton, R. I., 4s, .	20,000	21,000 00	20,000 00
of Ware, Mass., 4s, .	17,500	17,850 00	17,500 00
of Wellesley, Mass., 4s, .	100,000	106,500 00	100,000 00
of Westerly, R. I., 4s, .	200,000	222,000 00	200,000 00
of W. Springfield, Mass., 4s, .	165,000	183,150 00	165,000 00
Attleborough, Mass. (Fire District), 4s, .	25,000	27,250 00	25,000 00
Foxborough, Mass. (Fire District), 4s, .	50,000	52,500 00	50,000 00
	\$8,845,100	\$9,452,283 00	\$8,845,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, .	\$24,600	\$31,980 00	\$24,600 00
675	Atlas National Bank, Boston, .	67,500	77,625 00	67,500 00
50	First National Bank, Boston, .	5,000	8,850 00	5,000 00
1000	Merchants N'l Bank, Boston, .	100,000	191,000 00	100,000 00
75	N'l B'k of Commerce, Boston, .	7,500	11,250 00	7,500 00
150	N'l B'k of the Republic, Boston, .	15,000	24,000 00	15,000 00
315	National City Bank, Boston, .	-	315 00	-

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Nat'l Shawmut Bank, Boston, .	\$20,000	\$47,000 00	\$20,000 00
312	National Union Bank, Boston, .	31,200	53,040 00	31,200 00
666	Nat'l Webster Bank, Boston, .	66,600	78,588 00	66,600 00
349	New England N'l B'k, Boston, .	34,900	54,793 00	34,900 00
350	Old Boston N'l Bank, Boston, .	35,000	38,850 00	35,000 00
848	Second National Bank, Boston, .	84,800	160,272 00	84,800 00
495	State National Bank, Boston, .	49,500	75,240 00	49,500 00
300	Suffolk National Bank, Boston, .	—	1,800 00	—
500	Tremont Nat'l Bank, Boston, .	25,000	2,500 00	5,000 00
		\$566,600	\$857,103 00	\$546,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s, .	\$400,000	\$440,000 00	\$400,000 00
Boston & Lowell R.R. 4s,	616,000	638,760 00	616,000 00
Boston & Lowell R.R. 4½s,	20,000	20,000 00	20,000 00
Boston & Maine R.R. 4s,	1,074,000	1,088,740 00	1,074,000 00
Boston & Maine R.R. 4½s,	100,000	123,000 00	100,000 00
Boston & Providence R.R. 4s,	150,000	160,500 00	150,000 00
Burlington & Missouri River R.R. 6s, .	200,000	238,000 00	200,000 00
Chic., Burlington & Quincy R.R. 4s, .	512,000	527,360 00	512,000 00
Chic., Burlington & Quincy R.R. 5s, .	100,000	113,000 00	100,000 00
Connecticut River R.R. 4s,	250,000	282,500 00	250,000 00
Dakota Central R.R. 6s,	100,000	110,000 00	100,000 00
Eastern R.R. 6s,	330,000	356,400 00	330,000 00
Fitchburg R.R. 4s,	300,000	327,000 00	300,000 00
Fitchburg R.R. 5s,	150,000	150,000 00	150,000 00
Hannibal & St. Joseph R.R. 6s,	100,000	116,000 00	100,000 00
Illinois Central R.R. 3½s,	100,000	99,000 00	100,000 00
Illinois Central R.R. 4s,	100,000	110,000 00	100,000 00
Minnesota & Iowa R.R. 3½s,	100,000	100,000 00	100,000 00
New York, New Haven & Hartford R.R. 4s,	100,000	114,000 00	100,000 00
Old Colony R.R. 4s,	1,060,000	1,155,400 00	1,060,000 00
	\$5,862,000	\$6,269,660 00	\$5,862,000 00

Provident Institution for Savings, etc., Boston — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$1,000,000	\$1,155,000 00	\$1,000,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,110,170 38	2 per cent.	\$219,300 00	3½ per cent.	\$300,000 00	4½ per cent.
1,334,000 00	3¼ "	1,673,500 00	3½ "	680,370 00	4½ "
825,000 00	3½ "	100,000 00	3½ "	125,000 00	4½ "
8,224,690 00	3½ "	9,255,375 00	4 "	536,800 00	5 "
204,600 00	3½ "	520,000 00	4½ "	12,300 00	6 "
57,000 00	3½ "	1,683,700 00	4½ "		

Amount invested in real estate for banking purposes,	\$570,000 00
Estimated value of the same,	1,000,000 00
Assessed value of the same,	1,000,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	70
Aggregate amount of the same,	143,320 00
Total number of loans upon real estate,	468
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	1,650,356 33
Times for the dividends fixed by the by-laws: Tuesday before the third Wednesday in January and July; payable two days later.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$661,242 10	} 1,332,788 73
during the year ending Oct. 31, 1902, . . . { 1½ per cent., 671,546 63	
Number of accounts opened during the year ending Oct. 31, 1902,	10,253
Number of accounts closed during the year ending Oct. 31, 1902,	8,963
Total number of open accounts Oct. 31, 1902,	98,069
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	61,470 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	6,181,927 29
Number of same,	90,188
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	6,101,909 29
Number of same,	76,759
Date of examination by commissioner: October 29, 30.	

QUINCY SAVINGS BANK—QUINCY.

Incorporated March 18, 1845. Present number of corporators, 34.

RUPERT F. CLAFLIN, *President.*

CLARENCE BURGIN, *Treasurer.*

CLARENCE BURGIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUPERT F. CLAFLIN,
EDWIN W. MARSH,

JOHN Q. A. FIELD,
ELIAS A. PERKINS.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$260,000 00	Deposits,	\$3,019,809 46
Bank stock, as per schedule, .	104,870 46	Guaranty fund, .	116,500 00
Loans on bank stock, . . .	26,540 00	Interest account, .	14,404 52
Railroad bonds, as per schedule, .	440,625 00	Profit and loss account, . . .	82,850 70
Real estate (for banking purposes),	72,024 39	Rent account, . . .	492 51
Real estate by foreclosure, . .	27,289 42		
Loans on real estate,	1,431,306 63		
Loans on personal security, . .	810,042 28		
Deposits in banks, on interest, .	38,723 01		
Expense account,	720 96		
Bank stock,*	13,698 00		
Real estate,*	5,736 64		
Cash on hand,	2,480 40		
	\$3,234,057 19		\$3,234,057 19

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

National Granite Bank, Quincy,	\$16,347 44
National Mount Wollaston Bank, Quincy,	22,375 57

Quincy Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

8 shares National Granite Bank, Quincy,	\$800 00
16 shares National Granite Bank, Quincy,	1,600 00
50 shares National Granite Bank, Quincy,	5,000 00
23 shares National Granite Bank, Quincy,	2,300 00
20 shares National Mount Wollaston Bank, Quincy,	1,840 00
150 shares Mechanics National Bank, Boston,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	\$50,000	\$52,500 00	\$50,000 00
of Brockton, Mass., 4s,	5,000	5,450 00	5,000 00
of Kansas City, Mo., 4½s,	10,000	11,162 50	10,000 00
of Medford, Mass., 4s,	2,000	2,215 00	2,000 00
of Melrose, Mass., 4s,	3,000	3,322 50	3,000 00
of Pittsburgh, Pa., 3½s,	25,000	25,000 00	25,000 00
of Quincy, Mass., 3½s,	20,000	20,250 00	20,000 00
of Saginaw, Mich., 3½s,	8,000	8,120 00	8,000 00
of St. Joseph, Mo., 3½s,	33,500	33,667 50	33,500 00
Town of Canton, Mass., 4s,	22,000	23,457 50	22,000 00
of Needham, Mass., 4s.,	18,500	19,818 12	18,500 00
of Orange, Mass., 4s,	8,000	8,570 00	8,000 00
of Randolph, Mass., 4s.,	10,000	11,000 00	10,000 00
of Stoughton, Mass., 4s,	25,000	26,156 25	25,000 00
of Weymouth, Mass., 4s,	20,000	21,325 50	20,000 00
	\$260,000	\$272,014 87	\$260,000 00

Detailed Statement of Bank Stocks.

No. of Shares,		Par Value.	Estimated Market Value.	Amount Invested.
200	Colonial National B'k, Boston,	\$20,000	\$30,000 00	\$30,000 00
250	Manufacturers N'l B'k, Boston,	—	500 00	—
75	N'l B'k of the Republic, Boston,	7,500	12,000 00	9,600 00
19	National City Bank, Boston, .	—	19 00	287 00
20	Nat'l Exchange Bank, Boston,	2,000	3,040 00	2,475 33
39	Nat'l Rockland Bank, Boston, .	3,900	6,084 00	5,318 50
50	New England N'l B'k, Boston,	5,000	7,850 00	6,525 00
37	Tremont Nat'l Bank, Boston, .	1,850	185 00	2,384 25
8	Washington N'l Bank, Boston,	—	40 00	—
200	Nat'l Granite Bank, Quincy, .	20,000	30,000 00	23,795 38
208	N'l Mt. Wollaston B'k, Quincy,	20,800	24,960 00	24,485 00
		\$81,050	\$114,678 00	\$104,870 46

Quincy Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boyer Valley R.R. 3½s,	\$25,000	\$25,000 00	\$25,000 00
Chic., Burlington & Quincy R.R. 3½s,	75,000	74,625 00	75,000 00
Chic., Burlington & Quincy R.R. 5s,	22,000	24,750 00	22,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	28,375 00	25,000 00
Fitchburg R.R. 3½s,	50,000	50,625 00	50,000 00
Illinois Central R.R. 3s,	25,000	21,250 00	22,625 00
Illinois Central R.R. 3½s,	75,000	74,250 00	75,000 00
Illinois Central R.R. 4s,	15,000	16,350 00	15,000 00
New York & New England R.R. 7s,	6,000	6,375 00	6,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	51,000 00	50,000 00
Old Colony R.R. 3½s,	25,000	25,500 00	25,000 00
Penobscot Shore Line R.R. 4s,	25,000	26,500 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,125 00	25,000 00
	\$443,000	\$450,725 00	\$440,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,723 01	2 per cent.	\$166,750 00	4½ per cent.	\$78,090 00	5½ per cent.
268,500 00	4 “	35,000 00	4¾ “	234,985 00	6 “
185,000 00	4½ “	1,298,363 91	5 “	1,200 00	7 “

Amount invested in real estate for banking purposes,	\$72,024 39
Estimated value of the same,	72,024 39
Assessed value of the same,	57,600 00
Net income received from same during year ending Oct. 31, 1902,	1,979 63
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	33,026 06
Assessed value of the same,	47,490 00
Number of loans which are of an amount not exceeding \$3,000 each, 465	
Aggregate amount of the same,	676,382 00
Total number of loans upon real estate,	546
Amount of investments from which no income is received,	4,176 27
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	136,782 43
Times for the dividends fixed by the by-laws: first Tuesday in April and October; payable the day following.	
Rate and amount of each semi-annual dividend { 2 per cent., \$53,301 82 } during the year ending Oct. 31, 1902, { 2 per cent., 55,198 60 }	108,500 42
Number of accounts opened during the year ending Oct. 31, 1902,	1,319
Number of accounts closed during the year ending Oct. 31, 1902,	760
Total number of open accounts Oct. 31, 1902,	10,155

Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$7,461 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	642,848 85
Number of same,	11,673
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	520,316 63
Number of same,	6,967
Date of examination by commissioner: April 8.	

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 30.

J. WHITE BELCHER, *President.*

HERBERT W. PRATT, *Treasurer.*

HERBERT W. PRATT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. HOWARD,

HERBERT W. PRATT,

ASA P. FRENCH,

DANIEL B. WHITE.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$109,000 00	Deposits,	\$1,366,230 24
Bank stock, as per schedule, .	81,000 00	Guaranty fund, .	68,311 51
Railroad bonds, as per schedule, .	371,750 00	Profit and loss account,	27,445 45
Boston Terminal Co. bonds, .	25,000 00		
Real estate by foreclosure, .	54,673 39		
Loans on real estate,	283,024 97		
Loans on personal security, .	461,633 00		
Loans to counties, cities or towns (notes),	40,000 00		
Deposits in banks, on interest, .	33,434 21		
Cash on hand,	2,471 63		
	\$1,461,987 20		\$1,461,987 20

Cash on Deposit in Banks, amount in each : —

State National Bank, Boston,	\$28,418 63
Home National Bank, Brockton,	5,015 58

Randolph Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s,	\$25,000	\$27,187 50	\$25,000 00
of Brockton, Mass., 4s,	15,000	15,337 50	15,000 00
of Brockton, Mass., 5s,	10,000	10,450 00	10,000 00
of Fall River, Mass., 5s,	1,000	1,085 00	1,000 00
of Springfield, Mass., 7s,	15,000	15,112 50	15,000 00
Town of Randolph, Mass., 4s,	10,000	10,600 00	10,000 00
of Rockingham, Vt., 4s,	1,000	1,017 50	1,000 00
of Rockland, Mass., 4s,	12,000	12,720 00	12,000 00
of So. Abington, Mass., 4s,	5,000	5,306 50	5,000 00
of Winchester, Mass., 4s,	15,000	15,162 50	15,000 00
	\$109,000	\$113,979 00	\$109,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Atlantic Nat'l Bank, Boston,	\$7,500	\$9,750 00	\$7,500 00
50	Atlas National Bank, Boston,	5,000	5,750 00	5,000 00
37	Central National Bank, Boston,	3,700	4,625 00	3,700 00
50	Continental Nat'l B'k, Boston,	—	250 00	—
20	Eliot National Bank, Boston,	2,000	3,320 00	2,000 00
100	Merchants Nat'l Bank, Boston,	10,000	19,100 00	10,000 00
50	N'l B'k of Commerce, Boston,	5,000	7,500 00	5,000 00
75	N'l B'k of Redemption, Boston,	7,500	12,750 00	7,500 00
50	National City Bank, Boston,	—	50 00	—
27	Nat'l Exchange Bank, Boston,	2,700	4,104 00	2,700 00
5	Nat'l Shawmut Bank, Boston,	500	1,175 00	500 00
25	National Union Bank, Boston,	2,500	4,250 00	2,500 00
50	New England N'l B'k, Boston,	5,000	7,850 00	5,000 00
67	State National Bank, Boston,	6,700	10,184 00	6,700 00
10	Third National Bank, Boston,	—	220 00	—
50	Home Nat'l Bank, Brockton,	5,000	8,750 00	5,000 00
97	Central National Bank, Lynn,	9,700	14,550 00	9,700 00
35	National City Bank, Lynn,	3,500	5,250 00	3,500 00
16	Blue Hill Nat'l Bank, Milton,	1,600	2,240 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	2,875 00	2,500 00
6	Union N'l Bank, Weymouth,	600	450 00	600 00
		\$81,000	\$124,993 00	\$81,000 00

Randolph Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$20,000	\$21,362 50	\$20,000 00
Boston & Maine R.R. 4s,	48,000	54,000 00	48,000 00
Chic., Burlington & Quincy R.R. 3½s,	21,000	20,895 00	21,000 00
Concord & Montreal R.R. 4s, . . .	25,000	27,000 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	17,025 00	15,000 00
Fitchburg R.R. 4s,	20,000	21,075 00	20,000 00
Illinois Central R.R. 3s,	25,000	21,250 00	22,750 00
Illinois Central R.R. 3½s,	10,000	9,900 00	10,000 00
Illinois Central R.R. 4s,	30,000	33,300 00	30,000 00
Maine Central R.R. 7s,	10,000	12,800 00	10,000 00
New York, New Haven & Hartford R.R. 4s,	20,000	22,850 00	20,000 00
Old Colony R.R. 4s,	80,000	88,125 00	80,000 00
Sullivan County R.R. 4s,	25,000	27,125 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	26,125 00	25,000 00
	\$374,000	\$402,832 50	\$371,750 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$25,000	\$28,875 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,015 58	2 per cent.	\$169,700 00	4½ per cent.	\$15,393 00	5½ per cent.
28,418 63	2½ “	77,000 00	4¾ “	54,349 97	6 “
40,000 00	4 “	366,215 00	5 “	2,000 00	6½ “
60,000 00	4½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$54,673 39
 Assessed value of the same, 39,000 00
 Net income received from same during year ending Oct. 31, 1902, . . . 1,765 52
 Number of loans which are of an amount not exceeding \$3,000 each, 105
 Aggregate amount of the same, 103,695 00
 Total number of loans upon real estate, 135
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 64,623 98
 Times for the dividends fixed by the by-laws: last business day in March
 and September; payable April 1 and October 1.

Randolph Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$25,929 77 }		
during the year ending Oct. 31, 1902, . { 2 per cent., 26,362 13 }		\$52,291 90
Number of accounts opened during the year ending Oct. 31, 1902, .	273	
Number of accounts closed during the year ending Oct. 31, 1902, .	242	
Total number of open accounts Oct. 31, 1902,	3,117	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		3,456 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		141,364 50
Number of same,	1,650	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		155,547 94
Number of same,	1,915	
Date of examination by commissioner : March 21.		

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 43.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ELISHA T. HARVELL,

E. P. TORREY,

J. A. TORREY,

WALTER B. STUDLEY,

HENRY E. FULLER.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$89,000 00	Deposits,	\$1,128,183 41
Bank stock, as per schedule, .	13,300 00	Guaranty fund,	55,825 00
Loan on bank stock,	400 00	Interest account,	25,091 66
Railroad bonds, as per schedule, .	264,000 00	Suspense account,	52 13
Boston Terminal Co. bonds,	15,000 00		
Real estate (for banking purposes),	62,000 00		
Real estate by foreclosure,	39,579 49		
Loans on real estate,	568,084 75		
Loans on personal security,	123,771 00		
Loans to counties, cities or towns (notes),	28,000 00		
Deposits in banks, on interest,	3,142 07		
Expense account,	578 30		
Insurance account,	205 44		
Tax account,	285 88		
Cash on hand,	1,805 27		
	\$1,209,152 20		\$1,209,152 20

Cash on Deposit in Banks, amount in each :—

Boston Safe Deposit and Trust Company, Boston,	\$12 53
First National Bank, Rockland,	3,129 54

Rockland Savings Bank — Continued.

Loan on Bank Stock:—

5 shares First National Bank, Rockland, \$400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$5,000	\$5,325 00	\$5,000 00
of Brockton, Mass., 4s,	1,000	1,080 00	1,000 00
of Chicago, Ill., 4s,	12,000	12,960 00	12,000 00
of Dover, N. H., 4s,	5,000	5,350 00	5,000 00
of Dubuque, Iowa, 4s,	5,000	5,250 00	5,000 00
of Indianapolis, Ind., 3½s,	5,000	5,000 00	5,000 00
of Newburyport, Mass., 4s,	5,000	5,400 00	5,000 00
of New London, Conn., 4s,	4,000	4,320 00	4,000 00
of Quincy, Mass., 3½s,	5,500	5,500 00	5,500 00
of Quincy, Mass., 4s,	5,000	5,650 00	5,000 00
of Sioux City, Iowa, 4½s,	5,000	5,700 00	5,000 00*
of Springfield, Ohio, 4½s,	1,000	1,140 00	1,000 00
of Waterbury, Conn., 4s,	5,000	5,200 00	5,000 00
of Youngstown, Ohio, 5s,	6,000	6,300 00	6,000 00
Town of Framingham, Mass., 4s,	5,000	5,175 00	5,000 00
of Orange, Mass., 4s,	4,000	4,120 00	4,000 00
of Weymouth, Mass., 4s,	5,000	5,300 00	5,000 00
of Woodstock, N. H., 4s,	5,500	5,885 00	5,500 00
	\$89,000	\$94,655 00	\$89,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	\$1,200	\$1,160 00	\$1,200 00
42	Continental Nat'l B'k, Boston,	—	210 00	—
15	Freemans Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
35	Manufacturers N'l B'k, Boston,	—	70 00	—
15	State National Bank, Boston,	1,500	2,280 00	1,500 00
21	Nat'l Granite Bank, Quincy,	2,100	3,150 00	2,100 00
63	First Nat'l Bank, Rockland,	6,300	6,804 00	6,300 00
7	Union Nat'l Bank, Weymouth,	700	525 00	700 00
		\$13,300	\$15,849 00	\$13,300 00

Rockland Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$17,000	\$18,395 00	\$17,000 00
Boston & Maine R.R. 4s, . . .	10,000	11,250 00	10,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,000 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	40,000	39,800 00	40,000 00
Dexter & Piscataquis R.R. 4s, . . .	5,000	5,500 00	5,000 00
Fitchburg R.R. 4s, . . .	30,000	32,375 00	30,000 00
Illinois Central R.R. 3½s, . . .	35,000	34,650 00	35,000 00
Maine Central R.R. 4s, . . .	5,000	5,200 00	5,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,300 00	5,000 00*
New York, Lackawanna & Western R.R. 6s, . . .	17,000	22,610 00	21,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	25,000	25,500 00	25,000 00
Old Colony R.R. 4s, . . .	6,000	6,540 00	6,000 00
Penobscot Shore Line R.R. 4s, . . .	15,000	15,900 00	15,000 00
Rumford Falls & Rangeley Lakes R.R. 5s, . . .	5,000	5,250 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	5,000	6,500 00	5,000 00
Upper Coos R.R. 4s, . . .	2,000	2,140 00	2,000 00
Upper Coos R.R. 4½s, . . .	23,000	26,450 00	23,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,550 00	5,000 00
	\$260,000	\$278,910 00	\$264,000 00

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . . .	\$15,000	\$17,325 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,142 07	2 per cent.	\$17,000 00	4½ per cent.	\$17,400 00	5½ per cent.
10,000 00	3½ “	242,032 75	5 “	395,823 00	6 “
18,000 00	4 “	20,000 00	5½ “		

Rockland Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$62,000 00
Estimated value of the same,	62,000 00
Assessed value of the same,	58,195 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,059 77
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	39,579 49
Assessed value of the same,	42,925 00
Number of loans which are of an amount not exceeding \$3,000 each, 728	
Aggregate amount of the same,	465,755 75
Total number of loans upon real estate,	682
Amount of investments from which no income is received,	3,174 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	55,506 58
Times for the dividends fixed by the by-laws: first Tuesday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$18,441 57 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 18,654 78 }	37,096 35
Number of accounts opened during the year ending Oct. 31, 1902, . . .	569
Number of accounts closed during the year ending Oct. 31, 1902, . . .	512
Total number of open accounts Oct. 31, 1902,	3,951
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,654 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	189,602 58
Number of same,	3,594
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	203,922 51
Number of same,	3,343
Date of examination by commissioner: April 15.	

SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 148.

CHARLES S. REA, *President.*

CLARENCE A. EVANS, *Treasurer.*

CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES S. REA,

GEORGE H. ALLEN,

DANIEL A. VARNEY,

HENRY C. LEACH,

GEORGE R. JEWETT,

WILLIAM P. McMULLAN.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,154,350 00	Deposits,	\$7,760,585 09
Bank stock, as per schedule, .	328 099 00	Guaranty fund, .	390,000 00
Loans on bank stock,	12,050 00	Profit and loss account,	135,805 29
Railroad bonds, as per schedule, .	2,004,475 00		
Boston Terminal Co. bonds, . .	100,000 00		
Real estate (for banking purposes),	60,000 00		
Real estate by foreclosure, . .	60,500 00		
Loans on real estate,	1,830 215 00		
Loans on personal security, . .	1,100,950 00		
Loans to counties, cities or towns (notes),	525,150 00		
Deposits in banks, on interest, .	106,064 59		
Cash on hand,	4,536 79		
	\$8,286,390 38		\$8,286,390 38

Cash on Deposit in Banks, amount in each : —

First National Bank, Boston,	\$16,185 98
Asiatic National Bank, Salem,	89,878 61*

* This amount, temporarily in excess of the legal limit, has since been reduced.

Salem Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

25 shares Metacomet National Bank, Fall River,	}	\$5,000 00
25 shares Fall River National Bank, Fall River,		
20 shares High Street Bank, Providence, R. I.,		
75 shares Metacomet National Bank, Fall River,		5,000 00
5 shares National Security Bank, Lynn,		450 00
11 shares Warren National Bank, Peabody,		800 00
7 shares State National Bank, Boston,	}	800 00
3 shares Merchants National Bank, Boston,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Allegheny, Pa., 4s,	\$13,000	\$13,130 00	\$13,000 00
of Bangor, Me., 6s,	24,000	25,440 00	24,000 00
of Beverly, Mass., 4s,	10,000	10,500 00	10,000 00
of Boston, Mass., 3½s,	50,000	51,250 00	50,000 00
of Boston, Mass., 5s,	130,000	137,725 00	130,000 00
of Burlington, Vt., 3½s,	85,000	86,700 00	85,000 00
of Canton, Ohio, 3½s,	15,000	15,000 00	15,000 00
of Canton, Ohio, 4s,	38,000	38,760 00	38,000 00
of Canton, Ohio, 5s,	20,000	20,550 00	20,000 00
of Central Falls, R. I., 4s,	29,000	29,072 50	29,000 00
of Cleveland, Ohio, 4s,	18,000	18,000 00	18,000 00*
of Columbus, Ohio, 4s,	100,000	101,600 00	100,000 00*
of Dayton, Ohio, 4s,	100,000	100,750 00	100,000 00
of Detroit, Mich., 7s,	13,000	14,105 00	13,000 00
of Everett, Mass., 4s,	12,000	12,180 00	12,000 00
of Fall River, Mass., 3½s,	20,000	20,800 00	20,000 00
of Fall River, Mass., 4s,	21,000	21,210 00	21,000 00
of Fall River, Mass., 6s,	50,000	53,000 00	50,000 00
of Fitchburg, Mass., 4s,	112,000	117,060 00	112,000 00
of Gloucester, Mass., 3½s,	40,900	41,193 50	40,900 00
of Grand Rapids, Mich., 4½s,	126,000	136,455 00	126,000 00
of Haverhill, Mass., 4s,	25,000	25,187 50	25,000 00
of Lawrence, Mass., 4s,	10,000	10,050 00	10,000 00
of Lowell, Mass., 3½s,	1,000	1,000 00	1,000 00
of Lynn, Mass., 4s,	50,000	51,640 00	50,000 00
of Malden, Mass., 3½s,	11,000	11,040 00	11,000 00
of Malden, Mass., 4s,	1,000	1,000 00	1,000 00
of Marlborough, Mass., 4s,	37,000	38,850 00	37,000 00
of Middletown, Conn., 3.65s,	5,000	5,175 00	5,000 00
of Middletown, Conn., 4s,	25,000	26,500 00	25,000 00
of Milwaukee, Wis., 5s,	7,500	7,552 50	7,500 00
of Minneapolis, Minn., 4s,	50,000	55,250 00	50,000 00
of Pawtucket, R. I., 4s,	16,000	16,000 00	16,000 00*
of Portsmouth, N. H., 4s,	50,000	52,500 00	50,000 00
of Quincy, Mass., 3½s,	79,000	79,920 00	79,000 00
of Quincy, Mass., 4s,	9,500	9,737 50	9,500 00
of Saginaw, Mich., 4s,	67,000	69,480 00	67,000 00
of Salem, Mass., 4s,	51,000	53,025 00	51,000 00

* Legal investments when made.

Salem Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Salem, Mass., 5s, . . .	\$16,000	\$16,320 00	\$16,000 00
of Somersworth, N. H., 4s, . . .	12,000	12,075 00	12,000 00
of Somerville, Mass., 4s, . . .	44,000	44,292 50	44,000 00
of Springfield, Ohio, 5s, . . .	2,000	2,005 00	2,000 00
of St. Joseph, Mo., 6s, . . .	20,000	20,050 00	20,000 00
of St. Louis, Mo., 3½s, . . .	25,000	24,875 00	25,000 00
of Syracuse, N. Y., 4s, . . .	44,000	44,880 00	44,000 00
of Waltham, Mass., 4s, . . .	23,000	23,115 00	23,000 00
of Waterville, Me., 4s, . . .	50,000	51,500 00	50,000 00*
of Worcester, Mass., 4½s, . . .	50,000	51,250 00	50,000 00
of Youngstown, Ohio, 6s, . . .	2,000	2,020 00	2,000 00
Town of Bourne, Mass., 4s, . . .	11,200	11,424 00	11,200 00
of Chatham, Mass., 4½s, . . .	4,000	4,360 00	4,000 00
of Framingham, Mass., 4s, . . .	7,000	7,017 50	7,000 00
of Hamilton, Mass., 4s, . . .	20,750	21,482 50	20,750 00
of Kingston, Mass., 4s, . . .	7,000	7,280 00	7,000 00
of Marblehead, Mass., 4s, . . .	30,000	31,500 00	30,000 00
of Melrose, Mass., 4s, . . .	11,000	11,660 00	11,000 00
of Palmer, Mass., 4s, . . .	32,000	33,600 00	32,000 00
of Peabody, Mass., 4s, . . .	32,000	32,640 00	32,000 00
of Pepperell, Mass., 4s, . . .	10,000	10,100 00	10,000 00
of South Norwalk, Conn., 4s, . . .	52,000	53,820 00	52,000 00
of Ware, Mass., 3½s, . . .	28,500	28,785 00	28,500 00
of Warren, R. I., 4s, . . .	15,000	15,150 00	15,000 00
of Watertown, Mass., 3½s, . . .	27,000	27,000 00	27,000 00
of Watertown, Mass., 4s, . . .	8,000	8,040 00	8,000 00
of Wellesley, Mass., 4s, . . .	13,000	13,400 00	13,000 00
of Westfield, Mass., 4s, . . .	15,000	15,150 00	15,000 00
of Weymouth, Mass., 4s, . . .	10,000	10,650 00	10,000 00
of Winchester, Mass., 4s, . . .	11,000	11,605 00	11,000 00
	\$2,154,350	\$2,225,435 00	\$2,154,350 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston, . .	\$1,000	\$1,150 00	\$1,000 00
25	Boylston Nat'l Bank, Boston, . .	2,500	2,750 00	2,500 00
66	Lincoln Nat'l Bank, Boston, . .	660	330 00	660 00
583	Merchants N'l Bank, Boston, . .	58,300	111,353 00	58,300 00
502	N'l B'k of Commerce, Boston, . .	50,200	75,300 00	50,200 00
125	N'l B'k of Redemption, Boston, . .	12,500	21,250 00	12,500 00

Salem Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
165	N'l B'k of the Republic, Boston,	\$16,500	\$26,400 00	\$16,500 00
205	National City Bank, Boston, .	—	205 00	—
60	Nat'l Shawmut Bank, Boston, .	6,000	14,100 00	9,000 00
52	National Suffolk Bank, Boston,	5,200	6,916 00	6,604 00
80	National Union Bank, Boston,	8,000	13,600 00	8,000 00
223	Second National Bank, Boston,	22,300	42,147 00	22,300 00
63	State National Bank, Boston, .	6,300	9,576 00	6,660 00
66	Suffolk National Bank, Boston,	—	396 00	—
100	Tremont Nat'l Bank, Boston, .	5,000	500 00	5,000 00
20	Beverly Nat'l Bank, Beverly, .	2,000	2,800 00	2,000 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	10,000 00
150	First National Bank, Chelsea, .	15,000	15,000 00	15,000 00
20	Marblehead National Bank, Marblehead,	2,000	1,500 00	2,000 00
45	N'l Grand Bank, Marblehead, .	4,500	4,950 00	4,500 00
119	Asiatic National Bank, Salem,	11,900	12,138 00	11,900 00
134	First National Bank, Salem, .	13,400	9,380 00	13,400 00
50	Mercantile Nat'l Bank, Salem,	5,000	5,050 00	5,000 00
910	Merchants Nat'l Bank, Salem,	45,500	60,060 00	45,500 00
85	N'l Exchange Bank, Salem, .	2,975	425 00	2,975 00
100	Naumkeag N'l Bank, Salem, .	10,000	12,800 00	10,000 00
66	Salem National Bank, Salem, .	6,600	6,270 00	6,600 00
		\$323,335	\$473,846 00	\$328,099 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$25,000	\$27,250 00	\$25,000 00
Boston & Lowell R.R. 4s,	113,000	118,270 00	113,000 00
Boston & Maine R.R. 3s,	84,000	76,440 00	79,975 00
Boston & Maine R.R. 4s,	100,000	110,300 00	100,000 00
Boston & Maine R.R. 4½s,	100,000	124,000 00	100,000 00
Boston & Providence R.R. 4s, . . .	50,000	53,500 00	50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	31,200 00	30,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	99,000 00	100,000 00
Cleveland & Pittsburgh R.R. 3½s, .	100,000	101,000 00	100,000 00
Concord & Montreal R.R. 4s, . . .	100,000	107,500 00	100,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	56,500 00	50,000 00
Fitchburg R.R. 4s,	81,000	82,175 00	81,000 00
Fitchburg R.R. 5s,	92,000	92,000 00	92,000 00
Illinois Central R.R. 3s,	75,000	64,500 00	67,500 00
Illinois Central R.R. 3½s,	100,000	98,500 00	100,000 00

Salem Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 4s,	\$102,000	\$106,080 00	\$102,000 00
Maine Central R.R. 5s,	5,000	5,600 00	5,000 00
Minnesota & Iowa R.R. 3½s,	100,000	100,000 00	100,000 00
New London & Northern R.R. 4s, . .	16,000	16,560 00	16,000 00
New York Central & Hudson River R.R. 7s,	50,000	50,000 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,750 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	24,000	24,000 00	24,000 00
Old Colony R.R. 4s,	100,000	105,000 00	100,000 00
Old Colony R.R. 4½s,	20,000	20,300 00	20,000 00
Portland & Ogdensburg R.R. 3½s, . .	150,000	150,000 00	150,000 00
Princeton & Northwestern R.R. 3½s,	50,000	50,000 00	50,000 00
Providence & Worcester R.R. 4s, . .	25,000	28,500 00	25,000 00
Sullivan County R.R. 4s,	10,000	10,850 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	44,000	44,000 00	44,000 00
Worcester, Nashua & Roch. R.R. 4s,	95,000	98,765 00	95,000 00
	\$2,016,000	\$2,077,540 00	\$2,004,475 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$100,000	\$115,500 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$106,064 59	2 per cent.	\$144,800 00	3¼ per cent.	\$143,800 00	4½ per cent.
15,000 00	3 " "	258,080 00	3½ " "	562,700 00	4½ " "
20,000 00	3½ " "	7,000 00	3¾ " "	65,000 00	4¾ " "
50,000 00	3¾ " "	55,000 00	3¾ " "	854,740 00	5 " "
95,000 00	3¾ " "	1,041,545 00	4 " "	13,250 00	5½ " "
30,150 00	3½ " "	50,000 00	4½ " "	62,300 00	6 " "

Salem Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	75,000 00
Assessed value of the same,	58,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	2,806 52
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	60,500 00
Assessed value of the same,	87,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 245	
Aggregate amount of the same,	297,930 00
Total number of loans upon real estate, 336	
Amount of investments from which no income is received,	8,635 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	349,805 08
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$130,815 20 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 131,159 10 }	261,974 30
Number of accounts opened during the year ending Oct. 31, 1902, . . .	973
Number of accounts closed during the year ending Oct. 31, 1902, . . .	967
Total number of open accounts Oct. 31, 1902,	15,788
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	17,264 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	660,982 07
Number of same,	7,185
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	887,502 07
Number of same,	9,512
Date of examination by commissioner: September 5.	

SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated March 9, 1855. Present number of corporators, 169.

WILLIAM H. JELLY, *President.*

JOHN S. WILLIAMS, *Treasurer.*

JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLY,

HENRY M. BATCHELDER,

WILLIAM R. COLBY,

HENRY A. HALE,

MATTHEW ROBSON.

Open for business every business day, 8.45 A.M. to 1.15 P.M.; also Saturdays, for deposits only, 7 to 9 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,103,175 00	Deposits,	\$6,329,029 08
Loans on public funds, . . .	3,000 00	Guaranty fund, . .	310,000 00
Bank stock, as per schedule, .	346,447 00	Profit and loss ac-	
Loans on bank stock, . . .	12,325 00	count,	110,816 73
Railroad bonds, as per schedule,	700,175 00		
Loans on railroad bonds, . . .	3,000 00		
Loan on railroad stock, . . .	3,800 00		
Real estate (for banking pur-			
poses),	114,000 00		
Real estate by foreclosure, . .	4,115 00		
Loans on real estate, . . .	2,424,835 00		
Loans on personal security, . .	1,847,300 00		
Loans to counties, cities or towns			
(notes),	97,100 00		
Deposits in banks, on interest, .	79,664 95		
Cash on hand,	10,908 86		
	\$6,749,845 81		\$6,749,845 81

Cash on Deposit in Banks, amount in each:—

Asiatic National Bank, Salem,	\$5,013 34
Merchants National Bank, Salem,	43,146 99
Mercantile National Bank, Salem,	31,504 62

Loans on Public Funds, amount on each:—

\$2,000 United States 4s,	\$2,000 00
1,000 City of Salem, Mass., 5s,	1,000 00

Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

1 share State National Bank, Boston,	}	\$2,100 00
5 shares National Exchange Bank, Boston,		
6 shares Atlas National Bank, Boston,		
14 shares First National Bank, Salem,		
5 shares Home National Bank, Brockton,		
3 shares Asiatic National Bank, Salem,		225 00
4 shares First National Bank, Lynn,		300 00
100 shares Broadway National Bank, Boston,		6,000 00
37 shares Merchants National Bank, Boston,		3,300 00
6 shares First National Bank, Salem,		200 00
5 shares First National Bank, Salem,		200 00

Loans on Railroad Bonds, amount on each:—

\$2,000 Fremont, Elkhorn & Missouri Valley R.R.,	\$2,000 00
1,000 New York & New England R.R.,	1,000 00

Loan on Railroad Stock:—

25 shares Boston & Albany R.R.,	\$3,800 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$20,000	\$21,800 00	\$20,000 00
City of Akron, Ohio, 4s,	5,500	5,513 75	5,500 00
of Auburn, Me., 4s,	8,000	8,600 00	8,000 00
of Auburn, Me., 5s,	40,000	41,600 00	40,000 00
of Bangor, Me., 6s,	18,000	19,080 00	18,000 00
of Bay City, Mich., 8s,	1,500	1,655 00	1,500 00
of Belfast, Me., 4s,	20,000	21,550 00	20,000 00
of Boston, Mass., 4s,	15,000	16,087 50	16,000 00
of Brockton, Mass., 4s,	5,000	5,325 00	5,000 00
of Brockton, Mass., 5s,	13,000	14,397 50	13,000 00
of Canton, Ohio, 5s,	25,000	25,937 50	25,000 00
of Chelsea, Mass., 4s,	8,000	8,560 00	8,000 00
of Chicopee, Mass., 4s,	13,500	14,073 75	13,500 00
of Cleveland, Ohio, 5s,	2,000	2,120 00	2,000 00*
of Dayton, Ohio, 4s,	10,000	10,125 00	10,000 00
of Dayton, Ohio, 5s,	23,000	26,167 50	23,000 00
of Detroit, Mich., 6s,	2,000	2,170 00	2,000 00
of Detroit, Mich., 7s,	4,000	4,270 00	4,000 00
of Dover, N. H., 4s,	20,000	21,050 00	20,000 00
of Dubuque, Iowa, 4s,	10,000	10,550 00	10,000 00
of Everett, Mass., 4s,	10,000	11,150 00	10,000 00
of Fall River, Mass., 4s,	25,000	25,312 50	25,000 00
of Fall River, Mass., 4½s,	15,000	16,237 50	15,000 00
of Fall River, Mass., 6s,	15,000	16,030 00	15,000 00
of Fort Wayne, Ind., 4½s,	25,000	27,375 00	26,000 00
of Grand Rapids, Mich., 4½s,	53,000	56,927 50	53,000 00
of Haverhill, Mass., 4s,	10,000	11,150 00	10,000 00
of Indianapolis, Ind., 4s,	33,500	36,067 50	33,500 00
of Kansas City, Mo., 4½s,	10,000	11,100 00	10,000 00

* A legal investment when made.

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Keene, N. H., 4s, . . .	\$10,000	\$10,100 00	\$10,000 00
of Lawrence, Mass., 4s, . . .	18,000	19,242 50	18,000 00
of Lewiston, Me., 5s, . . .	12,000	12,840 00	12,000 00
of Lynn, Mass., 4s, . . .	50,000	51,875 00	50,000 00
of Lynn, Mass., 5s, . . .	3,000	3,097 50	3,000 00
of Malden, Mass., 4s, . . .	12,000	12,840 00	12,000 00
of Manchester, N. H., 4s, . . .	40,000	42,700 00	42,000 00
of Manchester, N. H., 4½s, . . .	30,000	33,150 00	30,000 00
of Marlborough, Mass., 4s, . . .	30,000	32,925 00	30,000 00
of Medford, Mass., 4s, . . .	3,000	3,270 00	3,000 00
of Minneapolis, Minn., 4s, . . .	5,000	5,362 50	5,000 00
of Minneapolis, Minn., 4½s, . . .	43,000	47,445 00	43,000 00
of New Britain, Conn., 4s, . . .	16,000	16,720 00	16,000 00
of Newton, Mass., 4s, . . .	8,000	9,100 00	8,000 00
of New York, N. Y., 6s, . . .	2,100	2,241 75	2,100 00*
of Norwich, Conn., 5s, . . .	20,000	21,300 00	20,000 00
of Peoria, Ill., 4½s, . . .	5,000	5,000 00	5,000 00*
of Quincy, Mass., 4s, . . .	5,000	5,225 00	5,000 00
of Saginaw, Mich., 4s, . . .	9,000	9,135 00	9,000 00
of Saginaw, Mich., 4½s, . . .	10,000	11,150 00	10,000 00
of Saginaw, Mich., 5s, . . .	13,300	13,842 50	13,300 00
of Salem, Mass., 3½s, . . .	12,675	12,720 00	12,675 00
of Salem, Mass., 4s, . . .	13,500	13,717 50	13,500 00
of Scranton, Pa., 4½s, . . .	25,000	27,212 50	25,000 00
of Somerville, Mass., 4s, . . .	11,000	11,440 00	11,000 00
of Springfield, Mass., 6s, . . .	2,000	2,135 00	2,000 00
of Springfield, Ohio, 5s, . . .	50,000	54,450 00	51,000 00
of St. Louis, Mo., 4s, . . .	32,100	33,921 75	32,100 00
of Syracuse, N. Y., 3½s, . . .	10,000	10,000 00	10,000 00
of Terre Haute, Ind., 4s, . . .	10,000	10,700 00	10,000 00
of Waterbury, Conn., 4s, . . .	12,000	12,450 00	12,000 00
of Youngstown, Ohio, 5s, . . .	10,000	10,950 00	10,000 00
Town of Brookline, Mass., 4s, . . .	5,000	5,187 50	5,000 00
of Clinton, Mass., 4s, . . .	5,000	5,325 00	5,000 00
of Danvers, Mass., 4s, . . .	5,500	6,187 50	5,500 00
of Danvers, Mass., 5s, . . .	1,000	1,052 50	1,000 00
of Framingham, Mass., 4s, . . .	15,000	15,487 50	15,000 00
of Leominster, Mass., 4½s, . . .	7,000	7,017 50	7,000 00
of Lincoln, R. I., 4s, . . .	4,000	4,180 00	4,000 00
of Marblehead, Mass., 4s, . . .	3,000	3,015 00	3,000 00
of Milton, Mass., 3½s, . . .	10,000	10,175 00	10,000 00
of Orange, Mass., 4s, . . .	5,000	5,175 00	5,000 00
of Sharon, Mass., 4s, . . .	8,000	8,420 00	8,000 00
of Spencer, Mass., 4s, . . .	10,000	10,625 00	10,000 00
of Westborough, Mass., 4s, . . .	6,000	6,645 00	6,000 00
of Westborough, Mass., 5s, . . .	2,000	2,170 00	2,000 00
of Westfield, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Winchester, Mass., 4s, . . .	3,000	3,000 00	3,000 00
of Winthrop, Mass., 5s, . . .	6,000	6,210 00	6,000 00
	\$1,098,175	\$1,170,563 50	\$1,103,175 00

* Legal investments when made.

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,000 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,500 00	10,000 00
100	Blackstone Nat'l Bank, Boston, .	2,300	600 00	2,000 00
200	Boylston Nat'l Bank, Boston, .	20,000	22,000 00	20,000 00
75	Colonial Nat'l Bank, Boston, .	7,500	11,250 00	11,250 00
143	Eliot National Bank, Boston, .	14,300	23,738 00	14,300 00
50	Faneuil Hall N'l Bk, Boston, .	5,000	6,850 00	5,000 00
25	First National Bank, Boston, .	2,500	4,425 00	2,500 00
40	Lincoln Nat'l Bank, Boston, .	400	200 00	400 00
100	Manufacturers N'l B'k, Boston, .	-	200 00	-
50	Massachusetts N'l B'k, Boston, .	5,000	6,450 00	7,500 00
335	Merchants Nat'l Bank, Boston, .	33,500	63,985 00	33,500 00
50	Mt. Vernon Nat'l B'k, Boston, .	5,000	5,100 00	5,000 00
165	N'l B'k of Commerce, Boston, .	16,500	24,750 00	16,500 00
115	N'l B'k of Redemption, Boston, .	11,500	19,550 00	11,500 00
83	National City Bank, Boston, .	-	83 00	-
20	Nat'l Exchange Bank, Boston, .	2,000	3,040 00	3,000 00
225	Nat'l Shawmut Bank, Boston, .	22,500	52,875 00	35,000 00
40	National Suffolk Bank, Boston, .	4,000	5,320 00	4,000 00
70	National Union Bank, Boston, .	7,000	11,900 00	7,000 00
33	National Webster B'k, Boston, .	3,300	3,894 00	3,300 00
120	New England N'l B'k, Boston, .	12,000	18,840 00	13,600 00
64	Old Boston Nat'l Bank, Boston, .	6,400	7,104 00	6,400 00
89	Second National Bank, Boston, .	8,900	16,821 00	9,900 00
65	State National Bank, Boston, .	6,500	9,880 00	6,855 00
50	Suffolk National Bank, Boston, .	-	300 00	-
50	Third National Bank, Boston, .	-	1,100 00	-
50	Tremont Nat'l Bank, Boston, .	2,500	250 00	1,500 00
60	First National Bank, Chelsea, .	6,000	6,000 00	6,000 00
20	Warren Nat'l Bank, Peabody, .	2,000	2,400 00	2,000 00
130	Asiatic National Bank, Salem, .	13,000	13,260 00	12,642 00
25	First National Bank, Salem, .	2,500	1,750 00	2,500 00
200	Mercantile N'l Bank, Salem, .	20,000	20,200 00	20,000 00
360	Merchants Nat'l Bank, Salem, .	18,000	23,760 00	18,000 00
100	Nat'l Exchange Bank, Salem, .	3,500	500 00	2,000 00
280	Naumkeag N'l Bank, Salem, .	28,000	35,840 00	28,000 00
153	Salem National Bank, Salem, .	15,300	14,535 00	15,300 00
		\$326,900	\$463,250 00	\$346,447 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Beech Creek R.R. 4s, . . .	\$10,000	\$10,750 00	\$10,000 00
Boston & Albany R.R. 4s, . . .	10,000	10,575 00	10,000 00
Boston & Lowell R.R. 4s, . . .	80,000	82,200 00	80,000 00
Boston & Maine R.R. 4½s, . . .	25,000	30,937 50	25,000 00

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Winthrop & Shore R.R. 5s,	\$10,000	\$10,400 00	\$10,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,700 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	25,250 00	25,000 00
Cleveland & Pittsburgh R.R. 4½s, .	25,000	30,250 00	28,000 00
Concord & Montreal R.R. 4s, . .	70,000	75,250 00	70,000 00
Danbury & Norwalk R.R. 5s, . .	15,000	17,962 50	15,000 00
Fitchburg R.R. 4½s,	50,000	54,750 00	50,000 00
Fitchburg R.R. 5s,	40,000	40,875 00	40,000 00
Hannibal & St. Joseph R.R. 6s, . .	15,000	17,437 50	15,000 00
Illinois Central R.R. 3s,	15,000	12,787 50	13,175 00
Mahoning Coal R.R. 5s,	10,000	12,600 00	12,000 00
Maine Central R.R. 4½s,	35,000	37,712 50	35,000 00
New York, Lackawanna & Western R.R. 6s,	10,000	13,250 00	12,000 00
New York & New England R.R. 6s,	15,000	15,637 50	15,000 00
New York, New Haven & Hartford R.R. 4s,	15,000	17,025 00	16,000 00
Northern Illinois R.R. 5s,	10,000	10,850 00	10,000 00
Old Colony R.R. 4s,	95,000	103,550 00	97,000 00
Old Colony R.R. 4½s,	40,000	40,400 00	40,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	30,000	36,450 00	32,000 00
Peterboro' & Hillsboro' R.R. 4½s, .	10,000	11,150 00	10,000 00
Western Pennsylvania R.R. 4s, . .	20,000	21,700 00	20,000 00
	\$690,000	\$750,450 00	\$700,175 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$79,664 95	2 per cent.	\$762,575 00	4½ per cent.	\$141,900 00	5½ per cent.
11,000 00	3½ "	174,400 00	4½ "	58,110 00	6 "
203,300 00	3½ "	25,000 00	4½ "	6,200 00	6½ "
1,639,000 00	4 "	988,375 00	5 "	3,200 00	7 "
354,600 00	4½ "	7,500 00	5½ "	16,200 00	7½ "

Amount invested in real estate for banking purposes,	\$114,000 00
Estimated value of the same,	114,000 00
Assessed value of the same,	103,000 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	4,115 00
Assessed value of the same,	3,300 00
Net income received from same during year ending Oct. 31, 1902, . .	110 00

Salem Five Cents Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	450	
Aggregate amount of the same,		\$585,360 00
Total number of loans upon real estate,	557	
Amount of investments from which no income is received,		13,315 00
Gross amount of interest or profits received or earned, as per books,		
during year ending Oct. 31, 1902,		288,635 79
Times for the dividends fixed by the by-laws: February 1 and August 1;		
payable February 8 and August 8.		
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$102,660 31 }		
during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 104,964 34 }		207,624 65
Number of accounts opened during the year ending Oct. 31, 1902,	2,875	
Number of accounts closed during the year ending Oct. 31, 1902,	1,997	
Total number of open accounts Oct. 31, 1902,	18,952	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		13,596 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		1,038,464 24
Number of same,	21,219	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		1,007,656 14
Number of same,	13,364	
Date of examination by commissioner: May 8.		

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 128.

LYSANDER N. PAINE, *President.*

WILLIAM H. YOUNG, *Treasurer.*

WILLIAM H. YOUNG, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LYSANDER N. PAINE,

A. L. PUTNAM,

JAMES A. SMALL,

A. P. HANNUM,

HEMAN S. COOK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$76,100 00	Deposits,	\$440,188 51
Bank stock, as per schedule, .	45,058 17	Guaranty fund, . . .	7,540 77
Loan on bank stock,	300 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	34,875 00	count,	6,271 65
Boston Terminal Co. bonds, . .	15,000 00		
Real estate (for banking pur-			
poses),	10,000 00		
Real estate by foreclosure, . . .	43,424 97		
Loans on real estate,	183,614 25		
Loans on personal security, . . .	34,883 49		
Loans to counties, cities or towns			
(notes),	3,040 00		
Deposits in banks, on interest, .	5,868 05		
Cash on hand,	1,837 00		
	\$454,000 93		\$454,000 93

Cash on Deposit in Banks, amount in each:—

Freemans National Bank, Boston,	\$234 71
First National Bank, Provincetown,	5,633 34

Loan on Bank Stock:—

4 shares First National Bank, Provincetown,	\$300 00
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Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Washington, Me., 4s, .	\$8,000	\$8,720 00	\$8,000 00*
City of Bay City, Mich., 4s, . .	6,000	6,390 00	6,000 00
of Burlington, Vt., 4s, . . .	5,000	5,300 00	5,000 00
of Chelsea, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Dayton, Ohio, 5s,	3,000	3,071 25	3,000 00
of Dubuque, Iowa, 5s,	3,000	3,345 00	3,000 00
of Kansas City, Mo., 4½s, . .	10,000	11,100 00	10,000 00
of Malden, Mass., 4s,	3,600	3,852 00	3,600 00
of Milwaukee, Wis., 5s., . . .	5,000	5,381 25	5,000 00
of Quincy, Mass., 4s,	1,500	1,576 25	1,500 00
of Saginaw, Mich., 5s,	3,000	3,060 00	3,000 00
of Sioux City, Iowa, 4½s, . .	3,000	3,172 50	3,000 00*
of Waterbury, Conn., 4s, . . .	5,000	5,168 75	5,000 00
Town of Barnstable, Mass, 4s, .	10,000	10,450 00	10,000 00
	\$76,100	\$80,887 00	\$76,100 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$2,875 00	\$3,175 00
13	Blackstone N'l Bank, Boston, .	299	78 00	169 00
50	Central Nat'l Bank, Boston, .	5,000	6,250 00	7,882 50
15	Continental N'l Bank, Boston,	-	75 00	-
50	Eliot National Bank, Boston, .	5,000	8,300 00	6,000 00
28	Freemans Nat'l Bank, Boston,	2,800	3,080 00	2,800 00
25	Manufacturers N'l B'k, Boston,	-	50 00	-
50	Mt. Vernon N'l Bank, Boston,	5,000	5,100 00	6,250 00
50	N'l B'k of the Republic, Boston,	5,000	8,000 00	5,541 67
16	National Suffolk Bank, Boston,	1,600	2,128 00	1,600 00
20	Old Boston N'l Bank, Boston, .	2,000	2,220 00	3,300 00
17	Second National Bank, Boston,	1,700	3,213 00	1,700 00
20	State National Bank, Boston, .	2,000	3,040 00	2,000 00
20	Suffolk National Bank, Boston,	-	120 00	-
22	Tremont Nat'l Bank, Boston, .	1,100	110 00	440 00
5	Home Nat'l Bank, Brockton, .	500	875 00	500 00
10	Blue Hill Na'l Bank, Milton, .	1,000	1,150 00	1,000 00
27	First Nat'l B'k, Provincetown,	2,700	2,835 00	2,700 00
		\$38,199	\$49,499 00	\$45,058 17

Seamen's Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$9,875 00	\$9,875 00
Chic., Burlington & Quincy R.R. 4s, .	1,000	1,070 00	1,000 00
Fitchburg R.R. 4s,	5,000	5,100 00	4,787 50
Illinois Central R.R. 3½s,	5,000	4,925 00	4,912 50
Illinois Central R.R. 4s,	5,000	5,500 00	5,000 00
Lime Rock R.R. 4s,	5,000	5,150 00	5,000 00
Maine Central R.R. 4½s,	2,000	2,080 00	2,000 00
Maine Central R.R. 5s,	2,000	2,250 00	2,000 00
Maine Central R.R. 7s,	300	382 50	300 00
	\$35,300	\$36,332 50	\$34,875 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston Terminal Company 3½s, .	\$15,000	\$17,325 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,868 05	2½ per cent.	\$116,665 00	5 per cent.	\$45,203 57	6 per cent.
1,000 00	4 “	4,000 00	5½ “	569 17	7 “
37,700 00	4½ “	16,700 00	5½ “		

Amount invested in real estate for banking purposes,	\$10,000
Estimated value of the same,	10,000
Assessed value of the same,	7,380
Net income received from same during year ending Oct. 31, 1902, . . .	51 64
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	43,424 97
Assessed value of the same,	42,390 00
Net income received from same during year ending Oct. 31, 1902, . . .	586 49
Number of loans which are of an amount not exceeding \$3,000 each, . .	158
Aggregate amount of the same,	134,237 74
Total number of loans upon real estate,	134

Seamen's Savings Bank — Concluded.

Amount of investments from which no income is received,	\$8,177 07
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	18,183 43
Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { $1\frac{1}{2}$ per cent., \$6,054 50 } during the year ending Oct. 31, 1902, . { $1\frac{1}{2}$ per cent., 6,174 27 }	12,228 77
Number of accounts opened during the year ending Oct. 31, 1902, . . .	165
Number of accounts closed during the year ending Oct. 31, 1902, . . .	145
Total number of open accounts Oct. 31, 1902,	1,895
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,742 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	78,071 01
Number of same,	1,168
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	74,264 60
Number of same,	1,118
Date of examination by commissioner: August 23.	

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 34.

G. W. JENKS, *President.*

W. S. BALL, *Treasurer.*

HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWIN BAKER,

CHARLES W. HAWKS,

W. S. BALL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$285,000 00	Deposits,	\$1,321,190 62
Bank stock, as per schedule, .	21,800 00	Guaranty fund, . .	64,500 00
Loans on bank stock,	3,000 00	Profit and loss account,	24,597 67
Railroad bonds, as per schedule, .	368,875 00		
Boston Terminal Co. bonds, .	50,000 00		
Real estate (for banking purposes),	8,000 00		
Loans on real estate,	541,532 00		
Loans on personal security, . .	83,890 00		
Loans to counties, cities or towns (notes),	17,800 00		
Deposits in banks, on interest, .	22,772 72		
Deposit in bank, not on interest, .	4,688 03		
Furniture and fixtures,	1,331 03		
Cash on hand,	1,599 51		
	<hr/>		<hr/>
	\$1,410,288 29		\$1,410,288 29

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$7,348 57
Packard National Bank, Greenfield,	10,000 00
Shelburne Falls National Bank, Shelburne Falls,	4,688 03
Springfield National Bank, Springfield,	5,424 15

Shelburne Falls Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

15 shares Shelburne Falls National Bank, Shelburne Falls, . . .	\$1,500 00
5 shares Shelburne Falls National Bank, Shelburne Falls, . . .	500 00
5 shares Shelburne Falls National Bank, Shelburne Falls, . . .	500 00
4 shares Shelburne Falls National Bank, Shelburne Falls, . . .	400 00
2 shares Shelburne Falls National Bank, Shelburne Falls, . . .	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$10,000	\$10,962 50	\$10,000 00
City of Belfast, Me., 4s, . . .	15,000	16,275 00	15,000 00
of Boston, Mass., 4s, . . .	10,000	10,800 00	10,000 00
of Burlington, Vt., 4s, . . .	40,000	43,400 00	40,000 00
of Fall River, Mass., 6s, . . .	10,000	10,700 00	10,000 00
of Fitchburg, Mass., 4s, . . .	20,000	22,000 00	20,000 00
of Lynn, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Lynn, Mass., 5s, . . .	10,000	10,425 00	10,000 00
of New Bedford, Mass., 4s, . .	10,000	10,562 50	10,000 00
of Pittsfield, Mass., 4s, . . .	30,000	32,250 00	30,000 00
of Providence, R. I., 4s, . . .	10,000	11,100 00	10,000 00
of Stamford, Conn., 4s, . . .	20,000	22,150 00	20,000 00
of Taunton, Mass., 4s, . . .	10,000	11,000 00	10,000 00
of Woonsocket, R. I., 4s, . . .	20,000	21,350 00	20,000 00*
of Worcester, Mass., 4s, . . .	45,000	50,275 00	45,000 00
Town of Shelburne, Mass., 4s, .	15,000	16,200 00	15,000 00
	\$285,000	\$309,900 00	\$285,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
50	Adams N'l B'k, North Adams,	\$5,000	\$5,900 00	\$5,000 00
30	First N'l B'k, Northampton, .	3,000	3,750 00	3,000 00
138	Shelburne Falls National B'k, Shelburne Falls,	13,800	19,320 00	13,800 00
		\$21,800	\$28,970 00	\$21,800 00

Shelburne Falls Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,400 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	22,500 00	20,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	49,750 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,725 00	10,000 00
Cleveland & Pittsburgh R.R. 4½s, .	10,000	12,200 00	10,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,800 00	10,000 00
Fitchburg R.R. 4s,	30,000	32,175 00	30,000 00
Illinois Central R.R. 3s,	10,000	8,700 00	8,875 00
Illinois Central R.R. 3½s,	70,000	69,300 00	70,000 00
Maine Central R.R. 4s,	10,000	10,450 00	10,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	25,000	31,125 00	25,000 00
New York & New England R.R. (terminal) 4s,	10,000	12,200 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,750 00	25,000 00
New York, New Haven & Hartford R.R. 4s,	30,000	34,275 00	30,000 00
Old Colony R.R. 4s,	20,000	22,225 00	20,000 00
Western Pennsylvania R.R. 4s, . .	10,000	10,900 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	11,150 00	10,000 00
	\$370,000	\$394,625 00	\$368,875 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$50,000	\$57,750 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,348 57	2½ per cent.	\$30,000 00	4½ per cent.	\$15,000 00	4½ per cent.
5,424 15	3½ “	20,000 00	4½ “	412,422 00	5 “
52,300 00	4 “	91,500 00	4½ “	35,000 00	6 “

Shelburne Falls Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	5,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 228	
Aggregate amount of the same,	285,522 00
Total number of loans upon real estate,	230
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	58,158 23
Times for the dividends fixed by the by-laws: April 10 and October 10; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,206 26 } during the year ending Oct. 31, 1902, { 2 per cent., 25,017 94 }	49,224 20
Number of accounts opened during the year ending Oct. 31, 1902,	426
Number of accounts closed during the year ending Oct. 31, 1902,	268
Total number of open accounts Oct. 31, 1902,	4,287
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,603 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	192,495 32
Number of same,	2,559
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	156,914 75
Number of same,	2,014
Date of examination by commissioner: April 7.	

SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 25.

ALBION A. PERRY, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM VEAZIE,

FRANK P. LADD,

ALBION A. PERRY,

PHILIP EBERLE,

J. WALTER SANBORN.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; on Saturdays,
from 9 A.M. to 12 M., and on Mondays, 7.30 to 8.30 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schednle, .	\$169,400 00	Deposits,	\$1,128,641 67
Loans on public funds, . . .	15,000 00	Guaranty fund, . .	25,000 00
Loan on bank stock,	2,200 00	Interest account, .	20,320 22
Railroad bonds, as per schedule,	96,992 50	Profit and loss ac-	
Boston Terminal Co. bonds, .	25,000 00	count,	6,875 78
Loans on real estate,	569,927 84	Suspense account, .	281 78
Loans on personal security, .	222,375 00		
Loans to counties, cities or towns			
(notes),	30,725 00		
Deposits in banks, on interest, .	38,393 52		
Expense account,	1,478 26		
Tax account,	1,236 47		
Premium account,	8,102 60		
Cash on hand,	288 26		
	\$1,181,119 45		\$1,181,119 45

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$9,315 09
National Exchange Bank, Boston,	10,795 50
National Security Bank, Boston,	9,058 12
Somerville National Bank, Somerville,	9,224 81

Somerville Savings Bank — Continued.

Loans on Public Funds, amount on each:—

\$2,000 United States 4s,	}	\$5,000 00
3,000 Cambridge, Mass., 6s,		
5,000 Newton, Mass., 4s,	}	10,000 00
5,000 Methuen, Mass., 4s,		

Loan on Bank Stock:—

46 shares First National Bank, Salem,	\$2,200 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s,	\$3,000	\$3,255 00	\$3,000 00
City of Akron, Ohio, 5s,	8,000	8,220 00	8,000 00
of Belfast, Me., 4s,	5,000	5,375 00	5,000 00
of Boston, Mass., 4s,	5,000	5,525 00	5,000 00
of Bridgeport, Conn., 4s,	2,000	2,160 00	2,000 00
of Brockton, Mass., 4s,	3,600	3,924 00	3,600 00
of Buffalo, N. Y., 7s,	1,000	1,540 00	1,000 00
of Cambridge, Mass., 4s,	1,000	1,045 00	1,000 00
of Canton, Ohio, 5s,	2,000	2,070 00	2,000 00
of Chicago, Ill., 4s,	5,000	5,350 00	5,000 00
of Dayton, Ohio, 5s,	3,000	3,105 00	3,000 00
of Dubuque, Iowa, 5s,	5,000	5,562 50	5,000 00
of Everett, Mass., 4s,	2,000	2,180 00	2,000 00
of Fall River, Mass., 6s,	1,000	1,065 00	1,000 00
of Grand Rapids, Mich., 4½s,	2,000	2,190 00	2,000 00
of Indianapolis, Ind., 4s,	3,000	3,255 00	3,000 00
of Lewiston, Me., 4s,	1,000	1,055 00	1,000 00
of Medford, Mass., 4s,	4,000	4,030 00	4,000 00
of Meriden, Conn., 4s,	2,000	2,030 00	2,000 00
of Milwaukee, Wis., 5s,	2,000	2,150 00	2,000 00
of Minneapolis, Minn., 8s,	1,000	1,100 00	1,000 00
of Newburyport, Mass., 4s,	2,000	2,170 00	2,000 00
of New London, Conn., 4s,	4,000	4,340 00	4,000 00
of Newton, Mass., 4s,	3,000	3,250 00	3,000 00
of Sioux City, Iowa, 4½s,	3,000	3,000 00	3,000 00*
of Somerville, Mass., 3½s,	10,000	10,237 50	10,000 00
of Somerville, Mass., 4s,	15,000	15,797 50	15,000 00
of Springfield, Ohio, 5s,	5,000	5,525 00	5,000 00
of St. Joseph, Mo., 3½s,	5,000	5,012 50	5,000 00
of Terre Haute, Ind., 4s,	3,000	3,157 50	3,000 00
of Waterbury, Conn., 4s,	2,000	2,100 00	2,000 00
of West Indianapolis, Ind., 6s,	1,000	1,200 00	1,000 00
of Woonsocket, R. I., 4s,	3,000	3,225 00	3,000 00*
Town of Arlington, Mass., 4s,	3,800	3,857 00	3,800 00
of Belmont, Mass., 4s,	3,000	3,345 00	3,000 00
of Brooklyn, Conn., 4s,	3,000	3,285 00	3,000 00
of Clinton, Mass., 4s,	1,000	1,105 00	1,000 00
of Concord, Mass., 4s,	5,000	5,575 00	5,000 00
of Foxborough, Mass., 4s,	3,000	3,232 50	3,000 00

* Legal investments when made.

Somerville Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Mansfield, Mass., 4s., . . .	\$1,000	\$1,077 50	\$1,000 00
of Maynard, Mass., 4s., . . .	1,000	1,080 00	1,000 00
of Meriden, Conn., 3½s., . . .	5,000	5,100 00	5,000 00
of Milton, Mass., 3½s., . . .	5,000	5,100 00	5,000 00
of Provincetown, Mass., 4s., . . .	2,000	2,195 00	2,000 00
of Randolph, Mass., 4s., . . .	1,000	1,022 50	1,000 00
of Reading, Mass., 4s., . . .	2,000	2,200 00	2,000 00
of Rockport, Mass., 4s., . . .	3,000	3,030 00	3,000 00
of South Abington, Mass., 4s., . . .	3,000	3,172 50	3,000 00
of Stoughton, Mass., 4s., . . .	4,000	4,200 00	4,000 00
of Westerly, R. I., 4s., . . .	2,000	2,215 00	2,000 00
of Wellesley, Mass., 4s., . . .	1,000	1,037 50	1,000 00
North Easton, Mass. (Village Dis- trict), 4s.,	3,000	3,060 00	3,000 00
	\$169,400	\$180,091 00	\$169,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s.,	\$1,000	\$1,097 50	\$1,000 00
Boston & Maine R.R. 4½s.,	3,000	3,675 00	3,000 00
Boston, Revere Beach & Lynn R.R. 4½s.,	5,000	5,712 50	5,000 00
Boston, Winthrop & Shore R.R. 5s.,	3,000	3,120 00	3,000 00
Brookline & Pepperell R.R. 5s.,	1,000	1,110 00	1,000 00
Chic., Burlington & Quincy R.R. 3½s.,	10,000	9,850 00	10,000 00
Chic., Burlington & Quincy R.R. 4s.,	5,000	5,350 00	5,000 00
Concord & Montreal R.R. 4s.,	1,000	1,072 50	1,000 00
Fitchburg R.R. 4s.,	13,000	13,927 50	12,992 50
Fitchburg R.R. 4½s.,	1,000	1,095 00	1,000 00
Fitchburg R.R. 5s.,	2,000	2,015 00	2,000 00
Illinois Central R.R. 3½s.,	10,000	9,850 00	10,000 00
Maine Central R.R. 4s.,	3,000	3,105 00	3,000 00
Maine Central R.R. 7s.,	2,000	2,530 00	2,000 00
New York, New Haven & Hartford R.R. 3½s.,	15,000	15,300 00	15,000 00
Old Colony R.R. 4s.,	2,000	2,180 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s.,	9,000	11,700 00	9,000 00
Upper Coos R.R. 4½s.,	7,000	8,085 00	7,000 00
Vermont & Massachusetts R.R. 5s.,	1,000	1,000 00	1,000 00
Watertown & Rome R.R. 6s.,	3,000	3,450 00	3,000 00
	\$97,000	\$105,225 00	\$96,992 50

Somerville Savings Bank — Concluded.*Boston Terminal Company Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$28,875 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,393 52	2 per cent.	\$100,000 00	4½ per cent.	\$16,320 00	5½ per cent.
15,375 00	3½ “	25,000 00	4¾ “	31,635 18	6 “
159,850 00	4 “	492,047 66	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 247
 Aggregate amount of the same, \$384,702 84
 Total number of loans upon real estate, 279
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 47,981 99
 Times for the dividends fixed by the by-laws: first business day in June
 and December; payable in two weeks thereafter.
 Rate and amount of each semi-annual dividend { 1¾ per cent., \$16,109 72 }
 during the year ending Oct. 31, 1902, { 1¾ per cent., 17,024 87 } 33,134 59
 Number of accounts opened during the year ending Oct. 31, 1902, 1,608
 Number of accounts closed during the year ending Oct. 31, 1902, 675
 Total number of open accounts Oct. 31, 1902, 5,571
 Total expenses of the corporation for the year ending Oct. 31, 1902 (ex-
 clusive of taxes), 3,126 44
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1902, 361,226 29
 Number of same, 9,111
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1902, 277,506 00
 Number of same, 5,021
 Date of examination by commissioner: January 14.

SOUTH ADAMS SAVINGS BANK — ADAMS.

Incorporated May 1, 1869. Present number of corporators, 32.

FRANCIS E. MOLE, *President.*

GEORGE H. HOLDEN, *Treasurer.*

CHARLES F. SAYLES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

NELSON H. BIXBY,

ASA S. HARRINGTON,

JAMES C. CHALMERS,

FRANCIS E. MOLE,

JACKSON B. FARNUM.

Open for business every business day, 9 A.M. to 12 30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$81,500 00	Deposits, . . .	\$804,959 85
Bank stock, as per schedule, .	51,730 00	Guaranty fund, .	37,000 00
Railroad bonds, as per schedule, .	166,000 00	Interest account, .	5,309 47
Loans on real estate, . . .	364,811 71	Profit and loss account, . . .	10,391 31
Loans on personal security, .	106,457 00		
Loans to counties, cities or towns (notes),	22,472 00		
Deposit in bank, on interest, .	47,704 13		
Expense account,	871 58		
Furniture and fixtures,	2,000 00		
Premium account,	9,040 80		
Repairs, taxes, etc.,	4,683 53		
Cash on hand,	389 88		
	<hr/> \$857,660 63		<hr/> \$857,660 63

Cash on Deposit in Bank: —

First National Bank, Adams, \$47,704 13*

* This amount, in excess of the legal limit, has been reduced.

South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$11,000	\$11,950 00	\$11,000 00
of Boston, Mass., 5s, . . .	3,000	3,183 75	3,000 00
of Dayton, Ohio, 5s, . . .	5,000	5,837 50	5,000 00
of Fall River, Mass., 5s, . . .	1,000	1,090 00	1,000 00
of Fall River, Mass., 6s, . . .	1,000	1,070 00	1,000 00
of Milwaukee, Wis., 5s, . . .	1,500	1,597 50	1,500 00
of Providence, R. I., 5s, . . .	7,000	7,420 00	7,000 00
of Salem, Mass., 5s, . . .	1,000	1,025 00	1,000 00
of Springfield, Mass., 6s, . . .	1,000	1,075 00	1,000 00
of Springfield, Ohio, 4½s, . . .	2,000	2,130 00	2,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,650 00	5,000 00
of Worcester, Mass., 4s, . . .	2,000	2,320 00	2,000 00
of Worcester, Mass., 5s, . . .	5,000	5,237 50	5,000 00
Town of Marblehead, Mass., 4s, . . .	4,000	4,030 00	4,000 00
Adams, Mass. (Fire District), 5s, . . .	24,000	26,711 25	24,000 00
Dalton, Mass. (Fire District), 4s, . . .	8,000	8,540 00	8,000 00
	\$81,500	\$88,867 50	\$81,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
183	First National Bank, Adams, . . .	\$18,300	\$21,960 00	\$18,300 00
83	Lincoln National Bank, Boston, . . .	830	415 00	830 00
25	N'l B'k of Redemption, Boston, . . .	2,500	4,250 00	2,500 00
25	Suffolk National Bank, Boston, . . .	—	150 00	—
26	Third National Bank, Boston, . . .	—	572 00	—
20	Conway Nat'l Bank, Conway, . . .	2,000	2,000 00	2,000 00
25	First Nat'l Bank, Easthampton, . . .	2,500	2,500 00	2,500 00
16	Franklin County National B'k, Greenfield, . . .	1,600	1,664 00	1,600 00
12	Lee National Bank, Lee, . . .	1,200	1,980 00	1,200 00
10	Lenox National Bank, Lenox, . . .	1,000	1,500 00	1,000 00
35	Adams N'l Bank, No. Adams, . . .	3,500	4,130 00	3,500 00
70	Berkshire National Bank, No. Adams, . . .	7,000	7,420 00	7,000 00
13	First N'l Bank, Newburyport, . . .	1,300	1,586 00	1,300 00
20	Berkshire Loan and Trust Co., Pittsfield, . . .	2,000	2,420 00	2,000 00
5	Third Nat'l Bank, Pittsfield, . . .	500	1,000 00	500 00
30	First Nat'l Bank, Springfield, . . .	3,000	3,150 00	3,000 00
5	Williamstown National Bank, Williamstown, . . .	500	525 00	500 00
40	First Nat'l Bank, Worcester, . . .	4,000	7,600 00	4,000 00
		\$51,730	\$64,822 00	\$51,730 00

South Adams Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$7,000	\$7,700 00	\$7,000 00
Boston & Lowell R.R. 4s,	8,000	8,190 00	8,000 00
Boston & Maine R.R. 4s,	10,000	11,250 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	15,000	14,850 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	8,000	8,280 00	8,000 00
Fitchburg R.R. 3½s,	10,000	10,150 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,100 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,000 00	5,000 00
Illinois Central R.R. 3½s,	20,000	19,700 00	20,000 00
Illinois Central R.R. 4s,	10,000	11,000 00	10,000 00
Maine Central R.R. 4½s,	10,000	10,850 00	10,000 00
Maine Central R.R. 5s,	2,000	2,250 00	2,000 00
Minnesota Valley R.R. 7s,	5,000	5,850 00	5,000 00
New York & New England R.R. 6s,	5,000	5,225 00	5,000 00
New York & New England R.R. 7s,	5,000	5,330 00	5,000 00
Old Colony R.R. 4s,	6,000	6,570 00	6,000 00
Old Colony R.R. 4½s,	1,000	1,010 00	1,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,375 00	5,000 00
Plainview R.R. 7s,	4,000	4,680 00	4,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	6,100 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	13,000 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,450 00	10,000 00
	\$166,000	\$177,910 00	\$166,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,704 13	3 per cent.	\$33,000 00	4 per cent.	\$74,375 21	6 per cent.
20,000 00	3½ “	386,215 50	5 “	150 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, 228
 Aggregate amount of the same, \$202,607 21
 Total number of loans upon real estate, 251
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 41,259 03
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable on same days.

South Adams Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$14,193 60 }	
during the year ending Oct. 31, 1902, { 2 per cent., 14,695 34 }	\$28,888 94
Number of accounts opened during the year ending Oct. 31, 1902, . 491	
Number of accounts closed during the year ending Oct. 31, 1902, . 363	
Total number of open accounts Oct. 31, 1902, 2,439	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,125 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	186,851 20
Number of same,	2,825
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	157,294 58
Number of same,	1,575
Date of examination by commissioner: April 8.	

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 70.

THOMAS HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS HILLS,

CHARLES T. GALLAGHER,

WM. S. CROSBY,

JOSEPH C. STOREY,

SOLOMON A. WOODS,

J. ALFRED MITCHELL,

JOHN E. ALDEN,

HORACE MANSON,

GEO. H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Mondays, 7 to 9 P.M. for deposits only.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$868,775 00	Deposits,	\$4,893,145 45
Bank stock, as per schedule, .	73,550 00	Guaranty fund, . .	242,016 00
Railroad bonds, as per schedule, .	782,000 00	Profit and loss account,	28,826 17
Boston Terminal Co. bonds, .	150,000 00		
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	2,567,314 00		
Loans on personal security, . .	485,000 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest, .	156,831 88		
Suspense account,	945 36		
Cash on hand,	9,571 38		
	\$5,163,987 62		\$5,163,987 62

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston,	\$50,347 69
National Bank of the Republic, Boston,	72,413 13
Mattapan Deposit and Trust Company, South Boston,	34,071 06

South Boston Savings Bank—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$25,000	\$24,980 00	\$25,000 00
Massachusetts 3½s,	25,000	27,479 17	25,000 00
District of Columbia 6s,	3,000	3,090 00	3,000 00
County of Aroostook, Me., 4½s,	20,000	21,850 00	20,000 00
City of Bay City, Mich., 5s,	25,000	27,125 00	25,000 00
of Boston, Mass., 3½s,	105,000	110,364 58	105,000 00
of Boston, Mass., 4s,	45,000	48,829 18	45,000 00
of Boston, Mass., 6s,	30,000	30,150 00	30,000 00
of Cambridge, Mass., 3½s,	50,000	55,687 50	50,000 00
of Cambridge, Mass., 6s,	3,000	3,075 00	3,000 00
of Dayton, Ohio, 5s,	16,000	18,706 67	16,000 00
of Detroit, Mich., 6s,	9,000	9,945 00	9,000 00
of Everett, Mass., 4s,	20,000	22,166 67	20,000 00
of Fall River, Mass., 3½s,	20,000	21,033 33	20,000 00
of Fall River, Mass., 6s,	14,000	15,060 00	14,000 00
of Fort Wayne, Ind., 4½s,	10,000	10,937 50	10,000 00
of Haverhill, Mass., 4s,	26,000	27,863 33	26,000 00
of Malden, Mass., 4s,	20,000	22,400 00	20,000 00
of New Bedford, Mass., 7s,	10,000	10,358 33	10,000 00
of Newton, Mass., 4s,	15,000	16,287 50	15,000 00
of Norwich, Conn., 5s,	25,000	26,604 17	25,000 00
of Pittsfield, Mass., 3½s,	15,000	15,431 25	15,000 00
of Portland, Me., 6s,	15,000	16,950 00	13,775 00
of Quincy, Mass., 3½s,	28,000	28,921 67	28,000 00
of Quincy, Mass., 4s,	5,000	5,166 67	5,000 00
of Saginaw, Mich., 4½s,	45,000	46,462 50	45,000 00
of Somerville, Mass., 3½s,	25,000	25,791 67	25,000 00
of Somerville, Mass., 4s,	15,000	16,137 50	15,000 00
of Springfield, Mass., 7s,	3,000	3,047 50	3,000 00
of Springfield, Ohio, 5s,	10,000	11,183 34	10,000 00
of Waltham, Mass., 3½s,	25,000	25,791 67	25,000 00
Town of Belmont, Mass., 3½s,	5,000	5,188 45	5,000 00
of Concord, Mass., 4s,	25,000	28,104 17	25,000 00
of Ipswich, Mass., 4s,	30,000	33,400 00	30,000 00
of Lincoln, Mass., 3½s,	13,000	13,579 60	13,000 00
of Marlborough, Mass., 4s,	20,000	22,800 00	20,000 00
of Orange, Mass., 4s,	10,000	10,766 67	10,000 00
of Swampscott, Mass., 3½s,	35,000	36,268 75	35,000 00
of Winchester, Mass., 4s,	10,000	10,991 67	10,000 00
of Watertown, Mass., 3½s,	20,000	20,433 33	20,000 00
	\$870,000	\$930,409 34	\$868,775 00

South Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas National Bank, Boston, .	\$20,000	\$23,000 00	\$20,000 00
150	Eliot National Bank, Boston, .	15,000	24,900 00	15,000 00
62	Freemans Nat'l Bank, Boston,	6,200	6,820 00	6,200 00
75	N'l B'k of Commerce, Boston,	7,500	11,250 00	7,500 00
5	N'l B'k of Redemption, Boston,	500	850 00	500 00
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	2,500 00
56	National Suffolk Bank, Boston,	5,600	7,448 00	5,600 00
89	National Webster B'k, Boston,	8,900	10,502 00	8,900 00
22	Old Boston Nat'l Bank, Boston,	2,200	2,442 00	2,200 00
71	Suffolk National Bank, Boston,	—	426 00	—
75	Tremont Nat'l Bank, Boston, .	3,750	375 00	3,750 00
14	Winthrop Nat'l Bank, Boston,	1,400	2,380 00	1,400 00
		\$73,550	\$94,393 00	\$73,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$25,000	\$26,750 00	\$25,000 00
Boston & Albany R.R. 4s, .	50,000	55,355 27	50,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	25,468 75	25,000 00
Concord & Claremont R.R. 4½s, .	20,000	22,200 00	20,000 00
Danbury & Norwalk R.R. 5s, .	20,000	24,333 34	20,000 00
Eastern R.R. 6s, .	31,000	33,800 00	31,000 00
Fitchburg R.R. 3½s, .	25,000	25,322 92	25,000 00
Fitchburg R.R. 4s, .	35,000	36,785 00	35,000 00
Fitchburg R.R. 5s, .	25,000	25,812 50	25,000 00
Illinois Central R.R. 3½s, .	50,000	49,833 34	50,000 00
Maine Central R.R. 4s, .	9,000	9,345 00	9,000 00
Maine Central R.R. 4½s, .	41,000	45,223 75	41,000 00
Maine Central R.R. 7s, .	40,000	50,833 33	40,000 00
New York & New England R.R. 7s,	75,000	81,250 00	75,000 00
New York, New Haven & Hartford R.R. 3½s, .	25,000	25,645 83	25,000 00
Norwich & Worcester R.R. 4s, .	14,000	15,433 37	14,000 00
Old Colony R.R. 4s, .	25,000	28,208 34	25,000 00
Old Colony R.R. 4½s, .	25,000	25,343 75	25,000 00
Peterboro' & Hillsboro' R.R. 4½s, .	25,000	28,125 00	25,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, .	50,000	60,937 50	50,000 00
Sullivan County R.R. 4s, .	12,000	13,000 00	12,000 00
St. Johnsbury & Lake Champlain R.R. 5s, .	50,000	65,416 67	50,000 00
Troy & Boston R.R. 7s, .	50,000	75,666 67	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	35,000	38,616 67	35,000 00
	\$782,000	\$888,712 00	\$782,000 00

South Boston Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$150,000	\$174,562 50	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$156,831 88	2 per cent.	\$85,000 00	4½ per cent.	\$16,200 00	5½ per cent.
280,000 00	4 “	2,510,364 00	5 “	40,750 00	6 “
140,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	64,200 00
Net income received from same during year ending Oct. 31, 1902,	2,661 39
Number of loans which are of an amount not exceeding \$3,000 each, 1,004	
Aggregate amount of the same,	1,617,995 00
Total number of loans upon real estate,	1,232
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	226,505 13
Times for the dividends fixed by the by-laws: Third Wednesday in April and October; payable on first day of May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$86,357 45 } during the year ending Oct. 31, 1902, { 2 per cent., 89,019 18 }	175,376 63
Number of accounts opened during the year ending Oct. 31, 1902,	3,077
Number of accounts closed during the year ending Oct. 31, 1902,	2,172
Total number of open accounts Oct. 31, 1902,	22,297
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	17,373 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,093,945 65
Number of same,	31,821
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	947,639 15
Number of same,	18,749
Date of examination by commissioner: October 31.	

SOUTHBIDGE SAVINGS BANK—SOUTHBIDGE.

Incorporated April 20, 1848. Present number of corporators, 53.

CALVIN D. PAIGE, *President.*

JOHN A. HALL, *Treasurer.*

JOHN A. HALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

F. L. CHAPIN,

GEORGE W. WELLS,

CALVIN D. PAIGE,

C. M. WELLS,

H. S. CHENEY.

Open for business every business day except Saturday, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$186,000 00	Deposits, . . .	\$2,037,847 17
Bank stock, as per schedule, .	52,359 88	Guaranty fund, .	101,500 00
Railroad bonds, as per schedule, .	309,000 00	Interest account, .	29,781 05
Loan on railroad bonds, . . .	700 00	Profit and loss account, . . .	51,460 58
Real estate (for banking purposes),	33,000 00		
Loans on real estate,	756,543 00		
Loans on personal security, . . .	688,883 00		
Loans to counties, cities or towns (notes),	114,568 10		
Loans on depositors' books, . . .	930 00		
Deposits in banks, on interest, .	68,298 95		
Expense account,	972 77		
Cash on hand,	9,333 10		
	<hr/> \$2,220,588 80		<hr/> \$2,220,588 80

Cash on Deposit in Banks, amount in each:—

Elliot National Bank, Boston,	\$38,993 81
Southbridge National Bank, Southbridge,	29,305 14

Loan on Railroad Bonds:—

\$1,000 Chicago, Burlington & Quincy R.R. 7s,	\$700 00
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Southbridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$10,000	\$11,150 00	\$10,000 00
City of Bay City, Mich., 5s, .	10,000	11,100 00	10,000 00
of Dayton, Ohio, 5s, .	20,000	22,200 00	20,000 00
of Fall River, Mass., 4½s, .	15,000	16,237 50	15,000 00
of Fall River, Mass., 6s, .	11,000	11,662 50	11,000 00
of Grand Rapids, Mich., 4½s, .	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 5s, .	10,000	10,690 00	10,000 00
of New Bedford, Mass., 5s, .	5,000	5,000 00	5,000 00
of New Bedford, Mass., 6s, .	5,000	5,800 00	5,000 00
of New Britain, Conn., 4s, .	25,000	26,600 00	25,000 00
of Newton, Mass., 6s, .	5,000	5,325 00	5,000 00
of Portland, Me., 6s, .	10,000	11,150 00	10,000 00
of Salem, Mass., 5s, .	10,000	10,250 00	10,000 00
of Scranton, Pa., 4½s, .	10,000	10,800 00	10,000 00
of Waterbury, Conn., 4s, .	10,000	10,800 00	10,000 00
Town of Beverly, Mass., 4s, .	10,000	10,525 00	10,000 00
of Methuen, Mass., 4s, .	10,000	11,075 00	10,000 00
	\$186,000	\$201,365 00	\$186,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston, .	\$500	\$575 00	\$635 63
26	Blackstone N'l Bank, Boston, .	598	156 00	598 00
18	Boylston Nat'l Bank, Boston, .	1,800	1,980 00	1,800 00
62	Freemans Nat'l Bank, Boston, .	6,200	6,820 00	9,602 00
10	N'l B'k of Commerce, Boston, .	1,000	1,500 00	1,236 25
12	National City Bank, Boston, .	—	12 00	—
100	National Suffolk Bank, Boston, .	10,000	13,300 00	12,700 00
22	New England N'l B'k, Boston, .	2,200	3,454 00	2,200 00
16	Leicester N'l Bank, Leicester, .	1,600	2,220 00	1,842 00
100	Southbridge National Bank, Southbridge,	10,000	18,500 00	11,290 00
60	Ware National Bank, Ware, .	6,000	6,300 00	6,960 00
9	City Nat'l Bank, Worcester, .	900	990 00	1,116 00
20	Quinsigamond National Bank, Worcester,	2,000	2,600 00	2,380 00
		\$12,798	\$58,407 00	\$52,359 88

Southbridge Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$21,200 00	\$20,000 00
Boston & Maine R.R. 4½s, . . .	50,000	62,500 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,700 00	20,000 00
Fitchburg R.R. 4s,	15,000	15,187 50	15,000 00
Fitchburg R.R. 4½s,	4,000	4,400 00	4,000 00
Fitchburg R.R. 5s,	60,000	64,025 00	60,000 00
Maine Central R.R. 4½s,	40,000	43,300 00	40,000 00
Maine Central R.R. 7s,	10,000	12,800 00	10,000 00
Old Colony R.R. 4s,	45,000	49,892 50	45,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	32,500 00	25,000 00
Upper Coos R.R. 4½s,	20,000	23,000 00	20,000 00
	\$309,000	\$351,505 00	\$309,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,305 14	2 per cent.	\$192,068 10	4 per cent.	\$515,355 00	5 per cent.
38,993 81	2½ “	1,968 00	4½ “	40,000 00	5½ “
17,500 00	3¼ “	159,000 00	4¾ “	44,450 00	5¾ “
23,000 00	3½ “	375,500 00	4½ “	83,783 00	6 “
25,000 00	3¾ “	64,000 00	4¾ “	20,000 00	6½ “

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	33,000 00
Assessed value of the same,	27,345 00
Net income received from same during year ending Oct. 31, 1902, . . .	204 34
Number of loans which are of an amount not exceeding \$3,000 each, 360	
Aggregate amount of the same,	334,061 00
Total number of loans upon real estate,	297
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	94,985 90
Times for the dividends fixed by the by-laws: first Wednesday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$36,593 81 } during the year ending Oct. 31, 1902, . { 2 per cent., 37,083 54 }	73,677 35
Number of accounts opened during the year ending Oct. 31, 1902, . . .	674
Number of accounts closed during the year ending Oct. 31, 1902, . . .	472
Total number of open accounts Oct. 31, 1902,	5,280

Southbridge Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$4,110 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	295,286 06
Number of same,	4,188
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	297,410 23
Number of same,	3,046
Date of examination by commissioner: May 6.	

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 33.

JOSEPH H. CORTHELL, *President.*

HORACE T. FOGG, *Treasurer.*

CHARLES A. LITCHFIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLARD TORREY,

WILLIAM H. LITCHFIELD,

HORACE T. FOGG,

RICHARD P. BRIGGS,

THOMAS BARSTOW.

Open for business every business day except Wednesdays, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . . .	\$20,000 00	Deposits, . . .	\$518,894 53
Bank stock, as per schedule, . . .	23,700 00	Guaranty fund, . . .	24,700 00
Railroad bonds, as per schedule, . . .	86,685 00	Interest account, . . .	19,726 30
Real estate by foreclosure, . . .	15,987 83		
Loans on real estate, . . .	359,287 95		
Loans on personal security, . . .	36,280 00		
Loans to counties, cities or towns (notes), . . .	15,100 00		
Deposit in bank, on interest, . . .	5,222 32		
Cash on hand, . . .	1,057 73		
	<u>\$563,320 83</u>		<u>\$563,320 83</u>

Cash on Deposit in Bank:—

National Hamilton Bank, Boston, \$5,222 32

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$7,000	\$7,000 00	\$7,000 00
City of Everett, Mass., 4s, . . .	4,000	4,217 00	4,000 00
of Lynn, Mass., 4s,	6,000	6,200 00	6,000 00
Town of No. Andover, Mass., 4s, . .	2,000	2,200 00	2,000 00
of Melrose, Mass., 4s.,	1,000	1,105 00	1,000 00
	<u>\$20,000</u>	<u>\$20,722 00</u>	<u>\$20,000 00</u>

South Scituate Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Eliot National Bank, Boston, .	\$800	\$1,328 00	\$800 00
26	Fourth National Bank, Boston,	2,600	3,380 00	2,600 00
5	Massachusetts N'l B'k, Boston,	500	645 00	500 00
15	Merchants Nat'l Bank, Boston,	1,500	2,865 00	1,500 00
30	N'l B'k of Commerce, Boston,	3,000	4,500 00	3,500 00
23	National City Bank, Boston, .	—	23 00	—
15	Nat'l Hamilton Bank, Boston,	1,500	1,500 00	1,500 00
12	National Suffolk Bank, Boston,	1,200	1,596 00	1,500 00
10	National Union Bank, Boston,	1,000	1,700 00	1,000 00
13	Nat'l Webster Bank, Boston, .	1,300	1,534 00	1,300 00
10	New England N'l B'k, Boston,	1,000	1,570 00	1,000 00
17	Second National Bank, Boston,	1,700	3,213 00	1,900 00
16	Washington Nat'l B'k, Boston,	—	80 00	—
20	Hingham N'l Bank, Hingham,	2,000	2,040 00	2,000 00
13	Union Market National Bank, Watertown,	1,300	1,820 00	2,400 00
22	Union N'l Bank, Weymouth, .	2,200	1,650 00	2,200 00
		\$21,600	\$29,444 00	\$23,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,300 00	\$10,000 00
Boston & Maine R.R. 3½s, . . .	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,600 00	5,100 00
Chic., Burlington & Quincy R.R. 3½s,	5,000	5,000 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	2,000	2,240 00	2,000 00
Fitchburg R.R. 4s,	2,000	2,060 00	2,000 00
Fitchburg R.R. 5s,	11,000	11,880 00	11,000 00
Illinois Central R.R. 3s,	14,000	12,180 00	13,035 00
Illinois Central R.R. 3½s, . . .	5,000	4,950 00	5,000 00
Maine Central R.R. 4s,	10,000	10,450 00	10,000 00
Maine Central and European & North American R.R. 4s, . . .	3,000	3,300 00	3,150 00
New York & New England R.R. 6s,	2,000	2,080 00	2,000 00
Old Colony R.R. 4s,	9,000	9,890 00	9,400 00
Penobscot Shore Line R.R. 4s, .	2,000	2,120 00	2,000 00
Portland & Ogdensburg R.R. 5s, .	2,000	2,180 00	2,000 00
	\$87,000	\$89,280 00	\$86,685 00

South Scituate Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,222 32	2 per cent.	\$1,000 00	4½ per cent.	\$30,114 00	5½ per cent.
1,000 00	3½ “	5,500 00	4½ “	184,301 95	6 “
29,500 00	4 “	158,782 00	5 “	470 00	7 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$15,987 83
Assessed value of the same,	17,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 374	
Aggregate amount of the same,	294,967 95
Total number of loans upon real estate,	342
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	27,069 85
Times for the dividends fixed by the by-laws: last Saturday in January and July; payable on following Monday.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,975 99 } during the year ending Oct. 31, 1902, { 2 per cent., 10,080 61 }	20,056 60
Number of accounts opened during the year ending Oct. 31, 1902,	90
Number of accounts closed during the year ending Oct. 31, 1902,	72
Total number of open accounts Oct. 31, 1902,	1,204
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,872 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	56,591 23
Number of same,	466
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	59,470 05
Number of same,	670
Date of examination by commissioner: July 22.	

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 39.

JOSEPH DYER, *President.*

GEORGE E. REED, *Treasurer.*

GEORGE E. REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH DYER,	R. WALLACE HUNT,
ELLIS J. PITCHER,	A. ELLIOT VINING,
ALMON B. RAYMOND,	A. FENTON BULLOCK,
GORDON WILLIS.	

* Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; Saturdays,
9 A. M. to 12 M; also on Mondays, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$152,000 00	Deposits,	\$976,245 18
Bank stock, as per schedule, .	47,705 00	Guaranty fund, .	49,200 00
Loans on bank stock,	2,000 00	Interest account, .	13,159 03
Railroad bonds, as per schedule, .	202,100 00	Profit and loss ac-	
Real estate by foreclosure, . .	54,100 00	count,	13,536 75
Loans on real estate,	507,440 25		
Loans on personal security, . .	60,100 00		
Loans to counties, cities or towns			
(notes),	10,000 00		
Deposits in banks, on interest, .	10,578 78		
Expense account,	806 27		
Premium account,	3,529 40		
Furniture account,	622 50		
Expense on foreclosed real estate, .	588 50		
Cash on hand,	570 26		
	\$1,052,140 96		\$1,052,140 96

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston,	\$60 07
First National Bank, South Weymouth,	10,518 71

Loans on Bank Stock, amount on each:—

20 shares First National Bank, South Weymouth,	\$1,500 00
20 shares First National Bank, South Weymouth,	500 00

South Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hillsborough, N. H., 4s, .	\$10,000	\$10,650 00	\$10,000 00
City of Altoona, Pa., 4s,	15,000	15,112 50	15,000 00
of Chicago, Ill., 4s,	10,000	10,850 00	10,000 00
of Fall River, Mass., 4s,	10,000	10,462 50	10,000 00
of Manchester, N. H., 4s,	7,000	7,437 50	7,000 00
of Nashua, N. H., 4s,	6,000	6,375 00	6,000 00
of Saginaw, Mich., 4s,	10,000	10,475 00	10,000 00
of Waterbury, Conn., 4s,	5,000	5,350 00	5,000 00
of Worcester, Mass., 4½s,	5,000	5,137 50	5,000 00
Town of Brooklyn, Conn., 4s,	5,000	5,150 00	5,000 00
of Holbrook, Mass., 4s,	1,000	1,052 50	1,000 00
of Leominster, Mass., 4s,	5,000	5,550 00	5,000 00
of Needham, Mass., 4s,	5,000	5,477 50	5,000 00
of Orange, Mass., 4s,	5,000	5,459 38	5,000 00
of Weymouth, Mass., 4s,	45,000	48,437 50	45,000 00
of Woodstock, N. H., 4s,	3,000	3,165 00	3,000 00
Dalton, Mass. (Fire District), 4s, . .	5,000	5,325 00	5,000 00
	\$152,000	\$161,466 88	\$152,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic National B'k, Boston,	\$3,000	\$3,900 00	\$3,800 00
20	Continental N'l Bank, Boston,	—	100 00	—
40	Eliot National Bank, Boston, .	4,000	6,640 00	4,000 00
30	Manufacturers N'l B'k, Boston,	—	60 00	—
35	Merchants Nat'l Bank, Boston,	3,500	6,685 00	4,250 00
30	N'l B'k of Commerce, Boston,	3,000	4,500 00	3,000 00
75	N'l B'k of Redemption, Boston,	7,500	12,750 00	8,250 00
25	N'l B'k of the Republic, Boston,	2,500	4,000 00	2,600 00
24	Nat'l Shawmut Bank, Boston, .	2,400	5,640 00	3,600 00
30	New England N'l B'k, Boston,	3,000	4,710 00	3,300 00
20	Second National Bank, Boston,	2,000	3,780 00	2,600 00
13	Tremont Nat'l Bank, Boston, .	650	65 00	190 00
10	First Nat'l Bank, Rockland, . .	1,000	1,100 00	1,000 00
90	First N'l Bank, So. Weymouth,	9,000	9,000 00	9,200 00
30	Union Nat'l Bank, Weymouth,	3,000	2,250 00	2,415 00
		\$44,550	\$65,180 00	\$47,705 00

South Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,562 50	\$5,000 00
Boston & Maine R.R. 4s, . . .	15,000	15,750 00	15,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,100 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,800 00	20,000 00
Cleveland & Pittsburgh R.R. 3½s, .	20,000	20,400 00	20,000 00
Fitchburg R.R. 3½s,	10,000	10,150 00	10,000 00
Fitchburg R.R. 4s,	21,000	22,095 00	21,000 00
Illinois Central R.R. 3s,	20,000	17,400 00	18,100 00
Illinois Central R.R. 3½s,	40,000	39,400 00	40,000 00
New York, New Haven & Hartford R.R. 3½s,	20,000	20,600 00	20,000 00
Old Colony R.R. 4s,	18,000	19,060 00	18,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,000 00	5,000 00
	\$204,000	\$205,317 50	\$202,100 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,518 71	2 per cent.	\$25,000 00	4½ per cent.	\$56,675 00	5½ per cent.
60 07	2½ “	334,092 25	5 “	153,773 00	6 “
10,000 00	3½ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$54,100 00
Assessed value of the same,	56,870 00
Number of loans which are of an amount not exceeding \$3,000 each,	273
Aggregate amount of the same,	329,468 00
Total number of loans upon real estate,	303
Amount of investments from which no income is received,	7,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	45,006 15
Times for the dividends fixed by the by-laws: first Monday in January and July; payable second Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$16,691 64 } during the year ending Oct. 31, 1902, . . . { 1½ per cent., 16,725 58 }	33,417 22
Number of accounts opened during the year ending Oct. 31, 1902,	197
Number of accounts closed during the year ending Oct. 31, 1902,	153
Total number of open accounts Oct. 31, 1902,	2,154

South Weymouth Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$2,926 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	94,797 73
Number of same,	1,208
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	126,733 80
Number of same,	1,173
Date of examination by commissioner: June 2.	

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 5, 1871. Present number of corporators, 24.

ERASTUS JONES, *President.*

J. W. TEMPLE, *Treasurer.*

J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. CURTIS,

JAMES H. AMES,

ERASTUS JONES,

THOMAS A. PROUTY,

F. M. PROUTY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 8 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$186,800 00	Deposits,	\$910,674 76
Bank stock, as per schedule, .	27,830 00	Guaranty fund, .	39,000 00
Loans on bank stock,	4,800 00	Interest account, .	15,583 90
Railroad bonds, as per schedule, .	283,050 00	Profit and loss ac-	
Boston Terminal Co. bonds, .	42,000 00	count,	780 64
Real estate by foreclosure, .	22,906 26		
Loans on real estate,	357,242 00		
Loans on personal security, .	19,000 00		
Loans to counties, cities or towns			
(notes),	19,000 00		
Deposit in bank, on interest, .	2,078 63		
Expense account,	653 55		
Cash on hand,	678 86		
	\$966,039 30		\$966,039 30

Cash on Deposit in Bank : —

Spencer National Bank, Spencer, \$2,078 63

Loans on Bank Stock, amount on each : —

10 shares Peoples National Bank, Marlborough,	\$300 00
21 shares City National Bank, Worcester,	1,900 00*
26 shares Spencer National Bank, Spencer,	2,600 00

* Additional stock has since been pledged on this loan.

Spencer Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Beverly, Mass., 4s, . . .	\$12,000	\$12,540 00	\$12,000 00
of Burlington, Vt., 4s, . . .	3,000	3,180 00	3,000 00
of Cambridge, Mass., 4s, . . .	3,000	3,180 00	3,000 00
of Columbus, Ohio, 4s, . . .	12,000	12,250 00	12,000 00*
of Cranston, R. I., 4s, . . .	5,000	5,400 00	5,000 00
of Fall River, Mass., 4s, . . .	9,500	9,978 75	9,500 00
of Holyoke, Mass., 4s, . . .	11,000	11,355 00	11,000 00
of Lynn, Mass., 5s, . . .	10,000	10,250 00	10,000 00
of Malden, Mass., 3½s, . . .	1,000	1,002 50	1,000 00
of Marlborough, Mass., 4s, . . .	10,000	10,475 00	10,000 00
of New Britain, Conn., 4s, . . .	13,000	13,450 00	13,000 00
of Rockford, Ill., 4s, . . .	6,900	7,141 50	6,900 00
of South Bend, Ind., 4s, . . .	10,000	10,500 00	10,000 00
of Springfield, Mass., 3½s, . . .	16,400	16,400 00	16,400 00
of Taunton, Mass., 4s, . . .	5,000	5,225 00	5,000 00
of Waltham, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Worcester, Mass., 3½s, . . .	2,000	2,005 00	2,000 00
Town of Holbrook, Mass., 4s, . . .	4,000	4,010 00	4,000 00
of Marshfield, Mass., 3½s, . . .	2,000	2,000 00	2,000 00
of Monson, Mass., 4s, . . .	6,000	6,540 00	6,000 00
of Randolph, Mass., 4s, . . .	3,000	3,082 50	3,000 00
of Southbridge, Mass., 4s, . . .	9,000	9,135 00	9,000 00
of Spencer, Mass., 4s, . . .	17,000	17,085 00	17,000 00
of Westborough, Mass., 4s, . . .	1,000	1,000 00	1,000 00
of Winchester, Mass., 4s, . . .	5,000	5,050 00	5,000 00
	\$186,800	\$192,835 25	\$186,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln National B'k, Boston,	\$830	\$415 00	\$830 00
30	Colonial Nat'l Bank, Boston, .	3,000	4,500 00	3,000 00
6	N'l B'k of Redemption, Boston,	600	1,020 00	600 00
10	Nat'l Shawmut Bank, Boston,	1,000	2,350 00	1,000 00
7	Nat'l Webster Bank, Boston, .	700	826 00	700 00
27	State National Bank, Boston, .	2,700	4,104 00	2,700 00
7	Leicester N'l Bank, Leicester,	700	840 00	700 00
35	Leominster National Bank,			
	Leominster, . . .	3,500	4,200 00	3,500 00
7	Oxford National Bank, Oxford,	700	735 00	700 00
12	Palmer National Bank, Palmer,	1,200	1,200 00	1,200 00

Spencer Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	Spencer Nat'l Bank, Spencer, .	\$5,700	\$8,835 00	\$5,700 00
25	First National Bank, Webster,	2,500	3,125 00	2,500 00
2	Westborough National Bank,			
	Westborough,	200	142 00	200 00
5	Central Nat'l Bank, Worcester,	500	550 00	500 00
12	First Nat'l Bank, Worcester, .	1,200	2,280 00	1,200 00
28	City National B'k, Worcester,	2,800	3,080 00	2,800 00
		\$27,830	\$38,202 00	\$27,830 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$12,000	\$12,780 00	\$12,000 00
Boston & Lowell R.R. 3½s, . .	10,000	10,100 00	10,000 00
Boston & Lowell R.R. 4s, . . .	30,000	30,650 00	30,000 00
Boston & Maine R.R. 3½s, . . .	10,000	10,100 00	10,000 00
Boston & Maine R.R. 4s,	9,000	9,655 00	9,000 00
Boyer Valley R.R. 3½s,	5,000	5,000 00	5,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,700 00	20,000 00
Chic., Burlington & Quincy R.R. 4s,	20,000	21,000 00	20,000 00
Cleveland & Pittsburgh R.R. 3½s, .	10,000	10,100 00	10,000 00
Fitchburg R.R. 3½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 4s,	39,000	41,732 50	39,000 00
Illinois Central R.R. 3s,	20,000	17,100 00	19,050 00
Illinois Central R.R. 3½s,	26,000	25,610 00	26,000 00
Maine Central R.R. 6s,	9,000	9,315 00	9,000 00
Maine Central R.R. 7s,	5,000	6,325 00	5,000 00
New York & New England R.R. 6s,	2,000	2,080 00	2,000 00
New York & New England R.R. 7s,	5,000	5,300 00	5,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,100 00	5,000 00
Old Colony R.R. 4s,	20,000	22,300 00	20,000 00
Penobscot Shore Line R.R. 4s, . .	10,000	10,550 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	5,000	5,350 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	7,000	7,280 00	7,000 00
	\$284,000	\$292,177 50	\$283,050 00

Spencer Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$42,000	\$48,510 00	\$42,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,078 63	2 per cent.	\$20,590 00	4½ per cent.	\$22,600 00	5½ per cent.
14,000 00	3½ “	4,800 00	4¾ “	780 00	6 “
5,000 00	4 “	332,272 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$22,906 26
Assessed value of the same,	15,425 00
Number of loans which are of an amount not exceeding \$3,000 each, 205	
Aggregate amount of the same,	181,942 00
Total number of loans upon real estate, 222	
Amount of investments from which no income is received,	830 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	40,995 98
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$15,159 12 } during the year ending Oct. 31, 1902, . { 1½ per cent., 15,231 57 }	30,390 69
Number of accounts opened during the year ending Oct. 31, 1902, 310	
Number of accounts closed during the year ending Oct. 31, 1902, 246	
Total number of open accounts Oct. 31, 1902, 3,127	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,303 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	137,180 04
Number of same, 2,164	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	159,167 63
Number of same, 1,989	
Date of examination by commissioner: May 16.	

SPRINGFIELD FIVE CENTS SAVINGS BANK— SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 33.

ROBERT O. MORRIS, *President.*

DANIEL J. MARSH, *Treasurer.*

HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

NEWRIE D. WINTER,

OLIVER MARSH,

WILLIAM H. GRAY.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$257,000 00	Deposits, . . .	\$6,355,510 45
Bank stock, as per schedule, .	77,400 00	Guaranty fund, .	211,800 00
Loans on bank stock, . . .	23,875 00	Interest account, .	8,206 41
Railroad bonds, as per schedule,	550,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	5,100 00	count, . . .	19,564 45
Boston Terminal Co. bonds, .	250,000 00		
Real estate (for banking pur-			
poses),	115,000 00		
Real estate by foreclosure, .	14,600 00		
Loans on real estate, . . .	3,252,340 00		
Loans on personal security, .	1,665,470 00		
Loans to counties, cities or towns			
(notes),	124,850 00		
Loans on depositors' books, .	2,230 00		
Deposits in banks, on interest, .	231,230 18		
Cash on hand,	25,986 13		
	\$6,595,081 31		\$6,595,081 31

Cash on Deposit in Banks, amount in each:—

Northampton National Bank, Northampton,	\$25,000 00
Palmer National Bank, Palmer,	10,000 00
Berkshire Loan and Trust Company, Pittsfield,	8,000 00

Springfield Five Cents Savings Bank — Continued.

Agawam National Bank, Springfield,	\$5,000 00
Chapin National Bank, Springfield,	5,000 00
Chicopee National Bank, Springfield,	63,771 82
City National Bank, Springfield,	5,000 00
Hampden Trust Company, Springfield,	10,000 00
John Hancock National Bank, Springfield,	10,000 00
Pyncheon National Bank, Springfield,	7,500 00
Second National Bank, Springfield,	5,000 00
Springfield National Bank, Springfield,	65,958 36
Springfield Safe Deposit and Trust Company, Springfield,	6,000 00
Third National Bank, Springfield,	5,000 00

Loans on Bank Stock, amount on each:—

50 shares Springfield National Bank, Springfield,	\$5,000 00
53 shares Third National Bank, Springfield,	5,000 00
29 shares Chicopee National Bank, Springfield,	2,200 00
15 shares Monson National Bank, Monson,	1,500 00
17 shares Springfield Safe Deposit and Trust Company, Springfield,	1,700 00
6 shares Springfield Safe Deposit and Trust Company, Springfield,	600 00
1 share Springfield Safe Deposit and Trust Company, Springfield,	75 00
12 shares Agawam National Bank, Springfield,	1,200 00
5 shares First National Bank, Springfield,	
15 shares Second National Bank, Springfield,	1,500 00
5 shares Springfield National Bank, Springfield,	500 00
6 shares Agawam National Bank, Springfield,	400 00
12 shares First National Bank, Springfield,	200 00
20 shares Third National Bank, Springfield,	4,000 00
20 shares Chapin National Bank, Springfield,	
14 shares Hadley Falls National Bank, Holyoke,	

Loans on Railroad Stock, amount on each:—

20 shares New York, New Haven & Hartford R.R.,	\$1,300 00
20 shares New York, New Haven & Hartford R.R.,	3,300 00
5 shares New York, New Haven & Hartford R.R.,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$40,000	\$44,400 00	\$40,000 00
Massachusetts 3½s,	100,000	109 000 00	100,000 00
City of Cambridge, Mass., 4s,	50,000	55,500 00	50,000 00
of Chicopee, Mass., 4s,	5,000	5,300 00	5,000 00
of New Haven, Conn., 4s,	25,000	27,000 00	25,000 00
of Springfield, Mass., 6s,	7,000	7,400 00	7,000 00
Town of Longmeadow, Mass., 4s,	30,000	33,100 00	30,000 00
	\$257,000	\$281,700 00	\$257,000 00

Springfield Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
50	First Nat'l Bank, Chicopee, . .	\$5,000	\$6,500 00	\$5,000 00
22	Monson Nat'l Bank, Monson, .	2,200	2,750 00	2,200 00
25	Berkshire Loan and Trust Co., Pittsfield,	2,500	3,025 00	2,500 00
140	Agawam N'l B'k, Springfield, .	14,000	12,600 00	14,000 00
100	Chapin Nat'l B'k, Springfield, .	10,000	12,000 00	10,000 00
70	Chicopee N'l B'k, Springfield, .	7,000	10,500 00	7,000 00
115	John Hancock National Bank, Springfield,	11,500	11,730 00	11,500 00
122	Second N'l Bank, Springfield, .	12,200	15,860 00	12,200 00
70	Springfield N'l B'k, Springfield, .	7,000	12,950 00	7,000 00
60	Ware National Bank, Ware, . .	6,000	6,300 00	6,000 00
		\$77,400	\$94,215 00	\$77,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s,	\$100,000	\$106,000 00	\$100,000 00
Boston & Providence R.R. 4s, . .	50,000	53,700 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	200,000	206,000 00	200,000 00
New York, New Haven & Hartford R.R. 4s,	50,000	57,200 00	50,000 00
Old Colony R.R. 4s,	150,000	164,200 00	150,000 00
	\$550,000	\$587,100 00	\$550,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$250,000	\$290,000 00	\$250,000 00

Springfield Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$328,500 00	4 per cent.	\$1,172,790 00	4½ per cent.
112,271 82	3 “	1,018,835 00	4½ “	2,523,890 00	5 “
143,808 36	3½ “				

Amount invested in real estate for banking purposes,	\$115,000 00
Estimated value of the same,	115,000 00
Assessed value of the same,	112,600 00
Net income received from same during year ending Oct. 31, 1902,	1,509 78
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	14,600 00
Assessed value of the same,	16,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 565	
Aggregate amount of the same,	877,255 00
Total number of loans upon real estate,	760
Amount of investments from which no income is received,	14,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	277,701 23
Times for the dividends fixed by the by-laws: January 15 and July 15; payable January 20 and July 20.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$103,538 26 } during the year ending Oct. 31, 1902, { 1¾ per cent., 105,654 16 }	209,192 42
Number of accounts opened during the year ending Oct. 31, 1902,	2,646
Number of accounts closed during the year ending Oct. 31, 1902,	2,121
Total number of open accounts Oct. 31, 1902,	16,611
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	12,944 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,072,877 59
Number of same,	16,738
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,045,132 78
Number of same,	12,194
Date of examination by commissioner: November 10.	

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 68.

JULIUS H. APPLETON, *President.*

JOSEPH SHATTUCK, Jr., *Treasurer.*

W. N. CALDWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN A. HALL,

JOHN MCFETHRIES,

JULIUS H. APPLETON.

Open for business every business day except Saturdays, 9 A.M. to 4 P.M; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,299,800 00	Deposits,	\$16,711,078 12
Loans on public funds, . . .	6,250 00	Guaranty fund, . .	743,000 00
Bank stock, as per schedule, .	715,700 00	Interest account, . .	117,232 87
Loans on bank stock,	44,450 00	Profit and loss account,	13,662 92
Railroad bonds, as per schedule,	5,379,900 00		
Loans on railroad bonds, . . .	3,600 00		
Loans on railroad stock, . . .	118,600 00		
Boston Terminal Co. bonds, . .	847,000 00		
Real estate (for banking purposes),	127,000 00		
Loans on real estate,	5,058,500 00		
Loans on personal security, . .	2,305,200 00		
Loans to counties, cities or towns (notes),	446,500 00		
Loans on depositors' books, . .	4,350 00		
Deposits in banks, on interest, .	192,842 90		
Cash on hand,	35,281 01		
	\$17,584,973 91		\$17,584,973 91

Cash on Deposit in Banks, amount in each :—

National Shawmut Bank, Boston,	\$3,805 45
Holyoke National Bank, Holyoke,	20,000 00
Northampton National Bank, Northampton,	25,000 00
Chicopee National Bank, Springfield,	28,111 80
City National Bank, Springfield,	31,688 50
Second National Bank, Springfield,	23,836 75

Springfield Institution for Savings — Continued.

Third National Bank, Springfield,	\$24,894 42
Pynchon National Bank, Springfield,	5,146 80
Hampden Trust Company, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	20,359 18

Loans on Public Funds, amount on each : —

\$9,000 United States 4s,	\$6,000 00
1,000 United States 4s,	250 00

Loans on Bank Stock, amount on each : —

16 shares Chapin National Bank, Springfield,	\$1,600 00
36 shares City National Bank, Springfield,	3,600 00
5 shares City National Bank, Springfield,	500 00
20 shares First National Bank, Springfield,	1,000 00
23 shares First National Bank, Springfield,	1,500 00
3 shares Second National Bank, Springfield,	300 00
22 shares Second National Bank, Springfield,	500 00
8 shares Second National Bank, Springfield,	500 00
12 shares Chicopee National Bank, Springfield,	1,200 00
10 shares Chicopee National Bank, Springfield,	1,000 00
50 shares Chicopee National Bank, Springfield,	4,600 00
25 shares Chicopee National Bank, Springfield,	1,500 00
20 shares Chicopee National Bank, Springfield,	550 00
20 shares Springfield National Bank, Springfield,	2,000 00
100 shares Springfield National Bank, Springfield,	10,000 00
20 shares Springfield National Bank, Springfield,	2,000 00
10 shares Springfield National Bank, Springfield,	1,000 00
5 shares Springfield National Bank, Springfield,	500 00
5 shares Springfield National Bank, Springfield,	500 00
10 shares Springfield National Bank, Springfield,	1,000 00
5 shares Third National Bank, Springfield,	2,000 00
15 shares City National Bank, Springfield,	
12 shares John Hancock National Bank, Springfield,	50 00
25 shares Chapin National Bank, Springfield,	
10 shares City National Bank, Springfield,	2,850 00
21 shares Chapin National Bank, Springfield,	
1 share First National Bank, Amherst,	100 00
10 shares Monson National Bank, Monson,	1,000 00
5 shares Home National Bank, Holyoke,	300 00
10 shares Palmer National Bank, Palmer,	800 00
10 shares First National Bank, Chicopee,	800 00
4 shares First National Bank, Chicopee,	1,200 00
10 shares Home National Bank, Holyoke,	

Loans on Railroad Bonds, amount on each : —

\$700 New York, New Haven & Hartford R.R. 4s,	\$600 00
3,000 New York, New Haven & Hartford R.R. 4s,	3,000 00

Loans on Railroad Stock, amount on each : —

55 shares New York, New Haven & Hartford R.R.,	\$9,000 00
1 share New York, New Haven & Hartford R.R.,	100 00
10 shares New York, New Haven & Hartford R.R.,	500 00
102 shares New York, New Haven & Hartford R.R.,	13,100 00

Springfield Institution for Savings — Continued.

77 shares New York, New Haven & Hartford R.R.,	. . . .	\$10,100 00
113 shares New York, New Haven & Hartford R.R.,	. . . .	15,500 00
15 shares New York, New Haven & Hartford R.R.,	. . . .	2,000 00
100 shares New York, New Haven & Hartford R.R.,	. . . .	15,000 00
4 shares New York, New Haven & Hartford R.R.,	. . . .	250 00
15 shares New York, New Haven & Hartford R.R.,	. . . .	2,500 00
9 shares New York, New Haven & Hartford R.R.,	. . . .	1,000 00
100 shares New York, New Haven & Hartford R.R.,	. . . .	8,500 00
20 shares New York, New Haven & Hartford R.R.,	. . . .	2,700 00
8 shares Boston & Albany R.R.,	. . . .	600 00
5 shares Boston & Albany R.R.,	. . . .	800 00
100 shares Boston & Albany R.R.,	. . . .	18,000 00
5 shares Boston & Albany R.R.,	. . . .	900 00
20 shares Boston & Albany R.R.,	. . . .	3,800 00
1 share Boston & Albany R.R.,	. . . .	50 00
15 shares Old Colony R.R.,	. . . .	1,200 00
8 shares Connecticut River R.R.,	. . . .	400 00
40 shares New York, New Haven & Hartford R.R.,	. . . .	} 9,600 00
30 shares Boston & Albany R.R.,	
20 shares New York, New Haven & Hartford R.R.,	. . . .	} 3,000 00
5 shares Old Colony R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$400,000	\$431,600 00	\$431,000 00
New Hampshire 6s,	29,000	29,600 00	29,000 00
County of Hampshire, Mass., 3s,	16,000	15,900 00	12,800 00
City of Bangor, Me., 6s,	10,000	10,600 00	10,000 00
of Boston, Mass., 4s,	80,000	87,700 00	87,000 00
of Boston, Mass., 5s,	70,000	73,700 00	71,000 00
of Burlington, Vt., 4s,	100,000	102,200 00	100,000 00
of Cambridge, Mass., 4s,	100,000	104,900 00	100,000 00
of Chicopee, Mass., 4s,	90,000	91,800 00	90,000 00
of Hartford, Conn., 4s,	100,000	109,000 00	100,000 00
of Lynn, Mass., 3½s,	50,000	50,700 00	50,000 00
of Meriden, Conn., 4s,	50,000	50,500 00	50,000 00
of New Bedford, Mass., 4s,	48,000	52,100 00	48,000 00
of New Bedford, Mass., 7s,	40,000	45,900 00	45,000 00
of New Haven, Conn., 4s,	47,000	50,600 00	47,000 00
of Newton, Mass., 4s,	100,000	108,500 00	108,000 00
of Newton, Mass., 5s,	12,000	12,700 00	12,000 00
of Newton, Mass., 6s,	59,000	62,800 00	60,000 00
of Norwich, Conn., 5s,	41,000	44,000 00	41,000 00
of Norwich, Conn., 7s,	34,000	37,400 00	37,000 00
of Pittsfield, Mass., 4s,	95,000	97,300 00	95,000 00
of Providence, R. I., 3½s,	10,000	10,500 00	10,000 00
of Providence, R. I., 4s,	250,000	278,000 00	278,000 00
of Providence, R. I., 5s,	50,000	53,000 00	50,000 00
of Springfield, Mass., 4s,	125,000	132,400 00	127,000 00
of Springfield, Mass., 6s,	36,000	38,400 00	36,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 4s, . .	\$82,000	\$88,300 00	\$84,000 00
of Worcester, Mass., 4s, . .	50,000	52,400 00	52,000 00
of Worcester, Mass., 5s, . .	17,000	17,600 00	17,000 00
Town of Danvers, Mass., 5s, . .	22,000	23,400 00	22,000 00
	\$2,213,000	\$2,363,500 00	\$2,299,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams, .	\$4,500	\$5,100 00	\$4,500 00
150	Atlantic Nat'l Bank, Boston, .	15,000	19,500 00	18,000 00
150	Atlas National Bank, Boston, .	15,000	17,250 00	15,000 00
100	Blackstone N'l Bank, Boston, .	2,300	600 00	—
30	Eliot National Bank, Boston, .	3,000	4,980 00	3,000 00
50	Faneuil Hall N'l Bank, Boston, .	5,000	6,850 00	6,000 00
50	First National Bank, Boston, .	5,000	8,850 00	5,000 00
125	Freemans Nat'l Bank, Boston, .	12,500	13,750 00	11,500 00
150	Merchants Nat'l Bank, Boston, .	15,000	28,650 00	19,000 00
25	Mt. Vernon N'l Bank, Boston, .	2,500	2,550 00	2,500 00
50	N'l B'k of Commerce, Boston, .	5,000	7,500 00	5,000 00
250	N'l B'k of Redemption, Boston, .	25,000	42,500 00	27,000 00
100	National City Bank, Boston, .	—	100 00	—
20	Nat'l Exchange Bank, Boston, .	2,000	3,040 00	2,000 00
530	Nat'l Shawmut Bank, Boston, .	53,000	124,550 00	79,500 00
48	Nat'l Suffolk Bank, Boston, .	4,800	6,384 00	6,000 00
43	National Union Bank, Boston, .	4,300	7,310 00	4,300 00
50	Nat'l Webster Bank, Boston, .	5,000	5,900 00	4,500 00
70	Old Boston N'l Bank, Boston, .	7,000	7,770 00	7,000 00
200	Second National Bank, Boston, .	20,000	37,800 00	20,000 00
72	State National Bank, Boston, .	7,200	10,944 00	7,200 00
33	Suffolk National Bank, Boston, .	—	198 00	—
75	Tremont Nat'l Bank, Boston, .	3,750	375 00	—
30	Washington N'l Bank, Boston, .	—	150 00	—
80	First National Bank, Chicopee, .	8,000	10,400 00	12,000 00
7	First Nat'l Bank, Easthampton, .	700	700 00	700 00
50	Wachusett N'l B'k, Fitchburg, .	5,000	5,500 00	5,000 00
200	City National Bank, Holyoke, .	20,000	22,000 00	21,500 00
60	Hadley Falls N'l B'k, Holyoke, .	6,000	7,620 00	8,500 00
50	Holyoke Nat'l Bank, Holyoke, .	5,000	7,500 00	6,000 00
15	Lee National Bank, Lee, . . .	1,500	2,475 00	1,500 00
50	Leominster N'l B'k, Leominster, .	5,000	6,000 00	5,000 00
40	Monson Nat'l Bank, Monson, .	4,000	5,000 00	4,000 00
50	Hampshire Co. National Bank, Northampton,	5,000	5,100 00	5,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Northampton National Bank, Northampton,	\$7,000	\$14,000 00	\$13,000 00
50	Thames N'l B'k, Norwich, Ct,	5,000	8,750 00	7,000 00
100	Palmer Nat'l Bank, Palmer,	10,000	10,000 00	12,000 00
44	Pittsfield Nat'l Bank, Pittsfield,	4,400	5,500 00	5,000 00
228	Agawam N'l B'k, Springfield,	22,800	20,520 00	22,800 00
200	Chapin N'l Bank, Springfield,	20,000	24,000 00	23,000 00
350	Chicopee N'l B'k, Springfield,	35,000	52,500 00	47,500 00
300	City Nat'l Bank, Springfield,	30,000	43,500 00	35,000 00
300	First Nat'l Bank, Springfield,	30,000	31,500 00	43,000 00
216	John Hancock National Bank, Springfield,	21,600	22,032 00	22,500 00
300	Second Nat'l Bank, Springfield,	30,000	39,000 00	46,000 00
100	Springfield N'l B'k, Springfield,	10,000	18,500 00	12,500 00
310	Springfield Safe Deposit and Trust Co., Springfield,	31,000	51,150 00	34,700 00
402	Third Nat'l Bank, Springfield,	40,200	88,440 00	66,000 00
40	Ware National Bank, Ware,	4,000	4,200 00	4,000 00
25	First National B'k, Westfield,	2,500	3,250 00	3,000 00
25	Hampden N'l B'k, Westfield,	2,500	4,000 00	2,500 00
		\$583,050	\$876,038 00	\$715,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$55,000	\$58,800 00	\$58,000 00
Boston & Albany R.R. 4s,	200,000	212,000 00	211,000 00
Boston, Clinton & Fitchburg R.R. 5s,	100,000	110,000 00	106,000 00
Boston & Lowell R.R. 4s,	185,000	194,900 00	191,000 00
Boston & Maine R.R. 4½s,	150,000	187,500 00	158,000 00
Boston & Providence R.R. 4s,	105,000	113,400 00	105,000 00
Chic., Burlington & Quincy R.R. 3½s,	200,000	199,000 00	200,000 00
Chic., Burlington & Quincy R.R. 4s,	150,000	162,000 00	162,000 00
Chicago & Northwestern R.R. 7s,	14,000	17,500 00	17,500 00
Chicago & Tomah R.R. 6s,	62,000	66,000 00	66,000 00
Cleveland & Pittsburgh R.R. 3½s,	150,000	156,000 00	152,000 00
Concord & Montreal R.R. 4s,	100,000	108,000 00	100,000 00
Connecticut River R.R. 4s,	121,000	137,900 00	123,000 00
Danbury & Norwalk R.R. 5s,	50,000	60,500 00	50,000 00
Eastern R.R. 6s,	50,000	54,000 00	54,000 00
Erie & Pittsburgh R.R. 3½s,	100,000	103,000 00	102,000 00
Fitchburg R.R. 3½s,	150,000	152,200 00	152,000 00
Fitchburg R.R. 4s,	250,000	270,800 00	265,000 00
Fitchburg R.R. 5s,	140,000	141,400 00	140,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Housatonic R.R. 5s,	\$130,000	\$172,900 00	\$172,000 00
Illinois Central R.R. 3s,	50,000	43,700 00	44,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	50,000	64,500 00	64,000 00
Michigan Central R.R. 5s,	25,000	31,200 00	31,000 00
Michigan Central R.R. 6s,	30,000	34,200 00	34,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	35,000	43,000 00	43,000 00
Naugatuck R.R. 4s,	50,000	52,700 00	52,000 00
New Haven & Northampton R.R. 5s,	58,000	64,600 00	60,000 00
New London Northern R.R. 4s,	50,000	51,800 00	51,000 00
New York Central & Hudson River R.R. 7s,	150,000	150,000 00	150,000 00
New York & New England R.R. 6s, . . .	50,000	52,200 00	52,000 00
New York & New England R.R. 7s, . . .	21,000	22,300 00	22,000 00
New York, New Haven & Hartford R.R. 3½s,	300,000	312,000 00	310,000 00
New York, New Haven & Hartford R.R. 4s,	488,000	544,400 00	543,000 00
New York, Providence & Boston R.R. 4s,	22,000	24,900 00	24,000 00
Norwich & Worcester R.R. 4s,	200,000	219,000 00	206,000 00
Old Colony R.R. 4s,	430,000	474,100 00	455,000 00
Ottumwa, Cedar Falls & St. Paul R.R. 5s,	5,000	5,400 00	5,400 00
Providence & Worcester R.R. 4s, . . .	500,000	575,000 00	535,000 00
Sullivan County R.R. 4s,	60,000	65,400 00	60,000 00
Vermont Valley R.R. 5s,	50,000	55,100 00	54,000 00
	\$5,086,000	\$5,563,300 00	\$5,379,900 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$750,000	\$866,250 00	\$847,000 00

Springfield Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,805 45	2 per cent.	\$116,000 00	3½ per cent.	\$2,772,200 00	4½ per cent.
46,143 82	2½ “	11,000 00	3¾ “	30,900 00	4¾ “
82,746 83	3 “	30,000 00	3¾ “	3,115,550 00	5 “
20,000 00	3¾ “	1,689,750 00	4 “	5,146 80	6 “
100,000 00	3¾ “	147,050 00	4¼ “	10,000 00	7 “

Amount invested in real estate for banking purposes,	\$127,000 00
Estimated value of the same,	127,000 00
Assessed value of the same,	105,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,025	
Aggregate amount of the same,	1,348,550 00
Total number of loans upon real estate,	1,186
Amount of investments from which no income is received,	22,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	728,932 05
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$275,012 97 } during the year ending Oct. 31, 1902, { 1¾ per cent., 279,839 73 }	554,852 70
Number of accounts opened during the year ending Oct. 31, 1902,	6,305
Number of accounts closed during the year ending Oct. 31, 1902,	4,875
Total number of open accounts Oct. 31, 1902,	41,724
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	28,858 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	2,784,992 44
Number of same,	45,954
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	2,887,165 93
Number of same,	35,151
Date of examination by commissioners: November 12, 13.	

STONEHAM FIVE CENTS SAVINGS BANK — STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 22.

WILLIAM B. STEVENS, *President.*

ONSLOW GILMORE, *Treasurer.*

ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ARAD GERRY,
A. H. COWDREY,

JOHN W. SPENCER,
CHARLES A. BAILEY.

Open for business every business day except Saturdays, 8.30 to 11 A.M.; 2.30 to 4 P.M.;
Saturdays, 8.30 A.M. to 12 M.; also Tuesdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$203,000 00	Deposits,	\$797,064 97
Bank stock, as per schedule, .	6,000 00	Guaranty fund, .	40,000 00
Railroad bonds, as per schedule, .	184,000 00	Interest account, .	18,581 29
Boston Terminal Co. bonds, .	10,000 00	Profit and loss ac-	
Real estate by foreclosure, .	49,228 19	count,	7,645 02
Loans on real estate,	338,959 00		
Loans on personal security, .	38,775 00		
Loans to counties, cities or towns			
(notes),	17,000 00		
Deposits in banks, on interest, .	10,065 80		
Expense account,	1,164 39		
Tax account,	2,413 76		
Real estate expense account, .	1,016 33		
Cash on hand,	1,668 81		
	\$863,291 28		\$863,291 28

Cash on Deposit in Banks, amount in each:—

Puritan Trust Company, Boston,	\$215 07
Stoneham National Bank, Stoneham,	9,850 73

Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$10,000	\$10,900 00	\$10,000 00
City of Beverly, Mass., 4s, .	10,000	10,475 00	10,000 00
of Brockton, Mass., 4s, .	10,000	10,162 50	10,000 00
of Chicago, Ill., 4s, .	10,000	10,800 00	10,000 00
of Columbus, Ohio, 4s, .	25,000	25,593 75	25,000 00*
of Fort Wayne, Ind., 4½s, .	10,000	10,950 00	10,000 00
of Grand Rapids, Mich., 4½s, .	22,000	23,155 00	22,000 00
of Middletown, Conn., 4s, .	10,000	10,250 00	10,000 00
Town of Maynard, Mass., 4s, .	10,000	10,850 00	10,000 00
of Montague, Mass., 4s, .	18,000	18,225 00	18,000 00
of Rockland, Mass., 4s, .	10,000	10,500 00	10,000 00
of Rockingham, Vt., 4s, .	13,000	13,227 50	13,000 00
of Spencer, Mass., 4s, .	15,000	16,900 00	15,000 00
of Stoneham, Mass., 4s, .	15,000	15,543 75	15,000 00
of Webster, Mass., 4s, .	15,000	16,500 00	15,000 00
	\$203,000	\$214,032 50	\$203,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Stoneham N'l B'k, Stoneham, .	\$6,000	\$6,000 00	\$6,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany and Susquehanna R.R. 6s, .	\$15,000	\$16,050 00	\$15,000 00
Boston & Lowell R.R. 4s, .	30,000	30,675 00	30,000 00
Boston & Maine R.R. 4s, .	10,000	11,200 00	10,000 00
Concord & Montreal R.R. 4s, .	20,000	21,550 00	20,000 00
Fitchburg R.R. 4s, .	25,000	26,300 00	25,000 00
Fitchburg R.R. 5s, .	2,000	2,150 00	2,000 00
Illinois Central R.R. 3½s, .	15,000	14,775 00	15,000 00
New York & New England R.R. (terminal) 4s, .	10,000	12,200 00	10,000 00

Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$20,000	\$22,400 00	\$20,000 00
Troy & Boston R.R. 7s,	5,000	7,500 00	5,000 00
Upper Coos R.R. 4s,	22,000	22,000 00	22,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,000 00	10,000 00
	\$184,000	\$196,800 00	\$184,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$10,000	\$11,550 00	\$10,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,065 80	2 per cent.	\$41,000 00	4½ per cent.	\$14,660 00	5½ per cent.
15,000 00	3½ “	34,000 00	4¾ “	89,319 00	6 “
20,000 00	3¾ “	164,855 00	5 “	800 00	7 “
15,100 00	4 “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$49,228 19
Assessed value of the same,	56,625 00
Number of loans which are of an amount not exceeding \$3,000 each,	230
Aggregate amount of the same,	219,934 00
Total number of loans upon real estate,	240
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	35,275 56
Times for the dividends fixed by the by-laws: first Wednesday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$13,035 57 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 15,087 91 }	28,123 48
Number of accounts opened during the year ending Oct. 31, 1902,	250
Number of accounts closed during the year ending Oct. 31, 1902,	274
Total number of open accounts Oct. 31, 1902,	3,375

Stoneham Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$2,394 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	119,575 48
Number of same,	2,495
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	129,168 98
Number of same,	2,306
Date of examination by commissioner: January 13.	

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated March 7, 1833. Present number of corporators, 147.

FRANCIS L. HIGGINSON, *President.*

HERBERT MAGOUN, *Treasurer.*

LEWIS R. TUCKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES HENRY PARKER,	AUGUSTUS P. LORING,
FRANCIS L. HIGGINSON,	JOHN P. LYMAN,
THOMAS P. BEAL,	MORRIS GRAY,
JAMES R. HOOPER.	

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$4,443,000 00	Deposits,	\$32,360,106 69
Loan on public funds,	5,000 00	Guaranty fund,	1,570,650 74
Bank stock, as per schedule,	287,875 00	Profit and loss account,	100,843 01
Railroad bonds, as per schedule,	7,298,106 75	Bank building rents,	4,650 58
Boston Terminal Co. bonds,	3,200,000 00	Bank liquidation account,	7,400 00
Real estate (for banking purposes),	741,953 95		
Real estate by foreclosure,	13,825 33		
Loans on real estate,	11,135,014 00		
Loans on personal security,	5,333,000 00		
Loans to counties, cities or towns (notes),	175,000 00		
Deposits in banks, on interest,	1,076,561 91		
Deposits in banks, not on interest,	5,623 18		
Expense account,	4 507 04		
Cash on hand,	324,183 86		
	\$34,043,651 02		\$34,043,651 02

Cash on Deposit in Banks, amount in each :—

Merchants National Bank, Boston,	\$156,724 75
National Bank of Commerce, Boston,	76,082 12
National Suffolk Bank, Boston,	80,975 87
National Union Bank, Boston,	112,732 90
National Webster Bank, Boston,	140,634 59
New England National Bank, Boston,	364,764 26
Second National Bank, Boston,	150,270 60

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Loan on Public Funds:—

\$5,000 City of Providence, R. I., 5s, \$5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$270,000	\$270,000 00	\$270,000 00
Massachusetts 3½s,	500,000	542,500 00	525,000 00
City of Boston, Mass., 4s,	1,495,000	1,564,143 75	1,495,000 00
of Boston, Mass., 5s,	500,000	526,875 00	500,000 00
of Chicago, Ill., 4s,	350,000	365,750 00	350,000 00
of Hartford, Conn., 4s,	200,000	220,000 00	200,000 00
of New Bedford, Mass., 3½s,	164,000	166,467 50	164,000 00
of New Bedford, Mass., 4s,	100,000	100,000 00	100,000 00
of Providence, R. I., 3½s,	500,000	530,000 00	529,000 00
of Providence, R. I., 4s,	100,000	111,500 00	100,000 00
of Quincy, Mass., 4s,	60,000	60,600 00	60,000 00
of Worcester, Mass., 4s,	100,000	102,000 00	100,000 00
Town of Concord, Mass., 4s,	25,000	27,937 50	25,000 00
of Hudson, Mass., 4s,	25,000	25,250 00	25,000 00
	\$4,389,000	\$4,613,023 75	\$4,443,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston, .	\$8,500	\$11,050 00	\$8,500 00
654	Atlas National Bank, Boston, .	65,400	75,210 00	65,400 00
30	Boylston Nat'l Bank, Boston, .	3,000	3,300 00	3,000 00
30	Freemans Nat'l Bank, Boston, .	3,000	3,300 00	3,000 00
658	Merchants Nat'l Bank, Boston, .	65,800	125,678 00	65,800 00
169	N'l B'k of Commerce, Boston, .	16,900	25,350 00	16,900 00
261	N'l B'k of Redemption, Boston, .	26,100	44,370 00	26,100 00
211	National City Bank, Boston, .	-	211 00	-
72	Nat'l Suffolk Bank, Boston, .	7,200	9,576 00	7,200 00
100	National Union Bank, Boston, .	10,000	17,000 00	10,000 00
411	Nat'l Webster Bank, Boston, .	41,100	48,498 00	41,100 00
11	New England N'l B'k, Boston, .	1,100	1,727 00	1,100 00
50	Old Boston N'l Bank, Boston, .	5,000	5,550 00	5,000 00
170	State National Bank, Boston, .	17,000	25,840 00	17,000 00
90	Suffolk National Bank, Boston, .	-	540 00	-
93	Tremont Nat'l Bank, Boston, .	4,650	465 00	4,650 00
175	Bay State N'l B'k, Lawrence, .	13,125	20,125 00	13,125 00
		\$287,875	\$417,790 00	\$287,875 00

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$100,000	\$110,000 00	\$100,000 00
Boston & Lowell R.R. 3½s,	500,000	507,500 00	507,500 00
Boston & Lowell R.R. 4s,	650,000	664,625 00	650,000 00
Boston & Maine R.R. 4½s,	750,000	933,750 00	750,000 00
Boston & Providence R.R. 4s,	200,000	215,000 00	200,000 00
Connecticut River R.R. 4s,	300,000	339,000 00	300,000 00
Conn. & Passumpsic Rivers R.R. 4s,	400,000	452,000 00	400,000 00
Dakota Central R.R. 6s,	200,000	229,000 00	222,500 00
Eastern R.R. 6s,	468,864	506,373 12	473,504 00
Fitchburg R.R. 5s,	177,000	178,770 00	180,254 75
Holyoke & Westfield R.R. 4s,	100,000	104,000 00	100,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	400,000	448,000 00	451,914 00
New York Central & Hudson River R.R. 7s,	50,000	50,000 00	50,881 00
New York & New England R.R. (terminal) 4s,	500,000	610,000 00	500,000 00
New York & New England R.R. 7s,	450,000	477,000 00	480,803 00
Old Colony R.R. 4s,	1,900,000	2,053,875 00	1,930,750 00
	\$7,145,864	\$7,878,893 12	\$7,298,106 75

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$3,200,000	\$3,696,000 00	\$3,200,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$811,797 65	2 per cent.	\$10,000 00	3½ per cent.	\$1,208,984 26	4½ per cent.
1,040,000 00	3½ "	200,000 00	3½ "	724,044 00	5 "
140,000 00	3½ "	20,000 00	3½ "	51,500 00	5½ "
50,000 00	3½ "	5,751,250 00	4 "	3,000 00	6 "
4,220,500 00	3½ "	100,000 00	4½ "	7,000 00	7 "
1,585,500 00	3½ "	1,801,000 00	4½ "		

Suffolk Savings Bank for Seamen and Others, Boston — Concluded.

Amount invested in real estate for banking purposes,	\$741,953 95
Estimated value of the same,	750,000 00
Assessed value of the same,	826,100 00
Net income received from same during year ending Oct. 31, 1902, . . .	14,242 78
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	13,825 33
Assessed value of the same,	17,500 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	79
Aggregate amount of the same,	156,894 00
Total number of loans upon real estate,	342
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	1,267,371 27
Times for the dividends fixed by the by-laws: second Wednesday in April and October; payable on following day.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$531,930 64 } during the year ending Oct. 31, 1902, . . . { $1\frac{1}{2}$ per cent., 462,257 84 }	994,188 48
Number of accounts opened during the year ending Oct. 31, 1902, . . .	6,660
Number of accounts closed during the year ending Oct. 31, 1902, . . .	5,911
Total number of open accounts Oct. 31, 1902,	68,447
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	52,040 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	4,582,927 00
Number of same,	52,500
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	4,938,862 20
Number of same,	49,567
Date of examination by commissioners: October 22, 23.	

SUMNER SAVINGS BANK—EAST BOSTON.

Incorporated March 11, 1897. Present number of corporators, 23.

FRANK C. WOOD, *President.*

WILLIAM I. CALHOUN, *Treasurer.*

WILLIAM I. CALHOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. HARGRAVE,

JOHN MCWEENY.

CHRISTIAN RAUSCH,

THOMAS ARTHUR,

ANDREW P. FISHER,

THOMAS F. CROAK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 7 to 9 P.M.;
during June, July, August and September close Saturdays at 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, . .	\$5,000 00	Deposits,	\$330,216 91
Bank stock, as per schedule, . .	2,500 00	Guaranty fund, . .	1,797 43
Railroad bonds, as per schedule, .	40,000 00	Interest account, . .	3,058 46
Boston Terminal Co. bonds, . .	3,000 00	Due on mortgage	
Loans on real estate,	234,260 00	loans,	500 00
Loans on personal security, . . .	30,500 00		
Deposits in banks, on interest, . .	15,513 10		
Expense account,	775 94		
Premium account,	2,976 25		
Tax account,	197 86		
Furniture and fixtures,	68 24		
Cash on hand,	781 41		
	<hr/>		<hr/>
	\$335,572 80		\$335,572 80

Cash on Deposit in Bank, —

Columbia Trust Company, East Boston, \$15,513 10

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$ 5,000	\$5,300 00	\$5,000 00

Sumner Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Columbia Trust Company, East Boston,	\$2,500	\$2,750 00	\$2,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 4½s,	\$3,000	\$3,427 50	\$3,000 00
Chic., Burlington & Quincy R.R. 4s,	3,000	3,210 00	3,000 00
Cleveland & Pittsburgh R.R. 3½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 3½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 4s,	9,000	9,837 50	9,000 00
Illinois Central R.R. 3½s,	10,000	9,850 00	10,000 00
New York, New Haven & Hartford R.R. 3½s,	5,000	5,100 00	5,000 00
	\$40,000	\$41,525 00	\$40,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$3,000	\$3,465 00	\$3,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,513 10	2 per cent.	\$28,500 00	5½ per cent.	\$52,470 00	6 per cent.
183,790 00	5 "				

Number of loans which are of an amount not exceeding \$3,000 each, 106

Aggregate amount of the same, \$182,510 00

Total number of loans upon real estate, 118

Gross amount of interest or profits received or earned, as per books, during

year ending Oct. 31, 1902, 12,010 64

Sumner Savings Bank — Concluded.

Times for the dividends fixed by the by-laws : second Wednesday in May and November; payable third Wednesday in May and November.			
Rate and amount of each semi-annual dividend	{ 2 per cent.,	\$3,910 29 }	\$8,534 41
during the year ending Oct. 31, 1902,	{ 2 per cent.,	4,624 12 }	
Number of accounts opened during the year ending Oct. 31, 1902,	. 460		
Number of accounts closed during the year ending Oct. 31, 1902,	. 209		
Total number of open accounts Oct. 31, 1902,	. 1,167		
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	. . . . . 1,696 39		
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	. . . . . 186,308 09		
Number of same,	. . . . . 2,311		
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	. . . . . 98,939 47		
Number of same,	. . . . . 1,811		
Date of examination by commissioner : June 11.			

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 91.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN E. SANFORD,

HENRY F. BASSETT,

HENRY M. LOVERING,

EDWARD H. TEMPLE,

DANIEL A. TREFETHEN,

HENRY S. CULVER,

NATHAN NEWBURY.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 2 to 5 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$183,802 01	Deposits,	\$2,577,215 56
Bank stock, as per schedule, .	74,227 50	Guaranty fund, .	103,420 54
Loans on bank stock, . . .	22,770 00	Interest account, .	31,552 97
Railroad bonds, as per schedule, .	411,175 90	Profit and loss account,	10 00
Loans on railroad bonds, . . .	80,000 00	Surplus account, .	79,736 57
Real estate by foreclosure, . .	49,684 57		
Loans on real estate,	895,458 87		
Loans on personal security, . .	927,900 00		
Loans to counties, cities or towns (notes),	114,552 58		
Deposits in banks, on interest, .	25,167 69		
Deposits in banks not on interest, .	2,500 00		
Expense account,	2,121 80		
Cash on hand,	2,574 72		
	\$2,791,935 64		\$2,791,935 64

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$11,510 87
Taunton National Bank, Taunton,	16,156 82

Taunton Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

5 shares Taunton National Bank, Taunton,	\$250 00
5 shares Machinists National Bank, Taunton,	500 00
10 shares Bristol County National Bank, Taunton,	950 00
190 shares Traders National Bank, Lowell,	19,000 00
10 shares Merchants National Bank, New Bedford,	2,000 00
10 shares First National Bank, New Bedford,	
1 share Taunton National Bank, Taunton,	70 00

Loans on Railroad Bonds, amount on each:—

\$35,000 Cleveland & Pittsburgh R.R. 3½s,	\$30,000 00
28,000 Cleveland & Pittsburgh R.R. 3½s,	25,000 00
26,000 Cleveland & Pittsburgh R.R. 3½s,	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$15,000	\$16,425 00	\$16,527 19
City of Cambridge, Mass., 4s,	45,000	49,950 00	47,250 00
of Canton, Ohio, 5s,	15,000	15,487 50	15,000 00
of Dayton, Ohio, 5s,	10,000	11,600 00	10,000 00
of New Bedford, Mass., 4s,	10,000	10,500 00	9,975 00
of St. Joseph, Mo., 6s,	12,000	12,120 00	12,294 82
of Taunton, Mass., 3½s,	2,000	2,027 50	2,000 00
of Taunton, Mass., 4s,	69,000	73,920 00	70,755 00
	\$178,000	\$192,030 00	\$183,802 01

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, . .	\$1,000	\$1,300 00	\$1,090 00
55	Atlas National Bank, Boston, . .	5,500	6,325 00	5,500 00
12	Boylston Nat'l Bank, Boston, . .	1,200	1,320 00	1,248 00
10	Continental N'l B'k, Boston, . .	—	50 00	1 00
10	Freemans Nat'l Bank, Boston, . .	1,000	1,100 00	781 50
6	Merchants N'l Bank, Boston, . .	600	1,146 00	700 00
33	Mt. Vernon N'l Bank, Boston, . .	3,300	3,366 00	3,300 00
5	N'l B'k of Commerce, Boston, . .	500	750 00	500 00
25	N'l B'k of Redemption, Boston, . .	2,500	4,250 00	2,900 00
25	N'l B'k of the Republic, Boston, . .	2,500	4,000 00	3,200 00
100	National City Bank, Boston, . .	—	100 00	1 00
20	Nat'l Exchange Bank, Boston, . .	2,000	3,040 00	2,200 00
7	Nat'l Webster Bank, Boston, . .	700	826 00	686 00
10	New England N'l B'k, Boston, . .	1,000	1,570 00	1,300 00
20	Second National Bank, Boston, . .	2,000	3,780 00	2,900 00

Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Tremont Nat'l Bank, Boston, .	\$250	\$25 00	\$85 00
17	First N'l Bank, New Bedford,	1,700	2,193 00	2,125 00
200	Merchants National Bank, New Bedford,	20,000	39,600 00	27,200 00
34	Bristol County National Bank, Taunton,	3,400	4,080 00	3,910 00
9	Machinists N'l Bank, Taunton,	900	1,440 00	1,260 00
116	Taunton Nat'l Bank, Taunton,	11,600	13,340 00	13,340 00
		\$61,650	\$93,601 00	\$74,227 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 7s, .	\$15,000	\$16,350 00	\$16,647 38
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	2,000	2,200 00	2,000 00
Boston & Lowell R.R. 4s,	20,000	20,450 00	20,000 00
Boston & Maine R.R. 4s,	50,000	56,312 50	50,000 00
Boston & Providence R.R. 4s, . . .	15,000	16,125 00	15,000 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,850 00	20,000 00
Chic., Burlington & Quincy R.R. 4s,	25,000	25,687 50	25,920 66
Concord & Montreal R.R. 4s,	50,000	53,875 00	50,000 00
Erie & Pittsburgh R.R. 3½s,	15,000	15,150 00	15,652 98
Fitchburg R.R. 5s,	15,000	16,162 50	15,000 00
Illinois Central R.R. 3s,	20,000	17,200 00	17,501 03
Maine Central R.R. 4½s,	20,000	21,650 00	20,000 00
New York & New England R.R. 7s,	35,000	37,100 00	37,853 85
Old Colony R.R. 4s,	75,000	83,437 50	75,000 00
Worcester, Nashua & Roch. R.R. 4s,	30,000	32,125 00	30,600 00
	\$407,000	\$433,675 00	\$411,175 90

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,167 69	2½ per cent.	\$195,300 00	4¼ per cent.	\$25,000 00	5¼ per cent.
25,000 00	3½ "	269,930 58	4½ "	121,910 39	5½ "
25,000 00	3½ "	66,100 00	4¾ "	101,676 50	6 "
388,252 58	4 "	797,511 40	5 "	25,000 00	6¼ "

Taunton Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$49,684 57
Assessed value of the same,	45,425 00
Net income received from same during year ending Oct. 31, 1902, . . .	106 38
Number of loans which are of an amount not exceeding \$3,000 each, 327	
Aggregate amount of the same,	361,267 11
Total number of loans upon real estate, 392	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	122,418 27
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$42,501 66 } during the year ending Oct. 31, 1902, . { 1½ per cent., 43,415 44 }	85,917 10
Number of accounts opened during the year ending Oct. 31, 1902, . 750	
Number of accounts closed during the year ending Oct. 31, 1902, . 662	
Total number of open accounts Oct. 31, 1902, 6,192	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	6,622 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	369,553 79
Number of same, 4,621	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	385,609 36
Number of same, 4,419	
Date of examination by commissioner: March 11.	

TEMPLETON SAVINGS BANK — BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 33.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*

ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. A. WILSON,

F. L. HOSMER,

GILMAN WAITE,

GEORGE S. STONE.

Open for business every Wednesday and Saturday, the last two weeks in each quarter, the first week in January and July, and the first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$70,600 00	Deposits,	\$367,882 59
Bank stock, as per schedule, .	9,830 00	Guaranty fund, . .	18,200 00
Railroad bonds, as per schedule, .	62,000 00	Profit and loss account,	4,516 55
Real estate (for banking purposes),	8,000 00		
Loans on real estate,	171,386 00		
Loans on personal security, . .	6,969 00		
Loans to counties, cities or towns (notes),	32,100 00		
Deposits in banks, on interest, .	27,294 88		
Expense account,	817 98		
Cash on hand,	1,601 28		
	\$390,599 14		\$390,599 14

Cash on Deposit in Banks, amount in each : —

Miller's River National Bank, Athol,	\$20,294 88*
Orange National Bank, Orange,	7,000 00

* This amount has since been reduced within the legal limit.

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$600	\$828 00	\$600 00
City of Bay City, Mich., 4s,	5,000	5,425 00	5,000 00
of Bay City, Mich., 5s,	5,000	5,950 00	5,000 00
of Boston, Mass., 4s,	5,000	5,400 00	5,000 00
of Chicago, Ill., 4s,	5,000	5,300 00	5,000 00
of Dayton, Ohio, 3½s,	6,000	6,090 00	6,000 00
of Dayton, Ohio, 4s,	5,000	5,162 50	5,000 00
of Dayton, Ohio, 5s,	1,000	1,025 00	1,000 00
of Kansas City, Mo., 4½s,	10,000	11,162 50	10,000 00
of Peoria, Ill., 4½s,	2,000	2,105 00	2,000 00*
of Rockford, Ill., 4½s,	5,000	5,300 00	5,000 00
of Saginaw, Mich., 4s,	10,000	10,480 00	10,000 00
of Saginaw, Mich., 5s,	1,000	1,020 00	1,000 00
of Sioux City, Iowa, 4½s,	5,000	5,400 00	5,000 00*
of Springfield, Ohio, 5s,	5,000	5,950 00	5,000 00
	\$70,600	\$76,598 00	\$70,600 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l Bank, Athol,	\$200	\$330 00	\$200 00
10	Continental N'l B'k, Boston, .	—	50 00	—
10	N'l B'k of Commerce, Boston,	1,000	1,500 00	1,000 00
10	National City Bank, Boston, .	—	10 00	—
10	Nat'l Rockland Bank, Boston, .	1,000	1,560 00	1,000 00
6	Nat'l Webster Bank, Boston, .	600	708 00	600 00
3	State National Bank, Boston, .	300	456 00	180 00
5	Tremont Nat'l Bank, Boston, .	250	25 00	250 00
10	Fitchburg N'l B'k, Fitchburg, .	1,000	1,420 00	1,000 00
12	First Nat'l Bank, Gardner, .	1,200	1,320 00	1,200 00
30	Orange Nat'l Bank, Orange, .	3,000	5,100 00	3,000 00
14	First Nat'l Bank, Winchendon,	1,400	1,918 00	1,400 00
		\$9,950	\$14,397 00	\$9,830 00

Templeton Savings Bank, Baldwinville — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$5,000	\$5,487 50	\$5,000 00
Boston & Maine R.R. 4s, .	5,000	5,625 00	5,000 00
Boston & Maine R.R. 4½s, .	10,000	12,500 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	5,000	4,975 00	5,000 00
Fitchburg R.R. 3½s, .	5,000	5,075 00	5,000 00
Fitchburg R.R. 4s, .	5,000	5,112 50	5,000 00
Illinois Central R.R. 3s, .	10,000	8,700 00	9,000 00
Illinois Central R.R. 3½s, .	10,000	9,900 00	10,000 00
Old Colony R.R. 4s, .	6,000	6,570 00	6,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,000 00	2,000 00
	\$63,000	\$65,945 00	\$62,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,294 88	2½ per cent.	\$2,000 00	4½ per cent.	\$77,456 00	6 per cent.
32,100 00	4 “	98,899 00	5 “		

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	9,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1902,	513 51
Number of loans which are of an amount not exceeding \$3,000 each, 148	
Aggregate amount of the same,	143,605 00
Total number of loans upon real estate,	146
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	16,468 18
Times for the dividends fixed by the by-laws: January 1 and July 1; payable after January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,746 46 } during the year ending Oct. 31, 1902, { 2 per cent., 6,932 00 }	13,678 46
Number of accounts opened during the year ending Oct. 31, 1902,	117
Number of accounts closed during the year ending Oct. 31, 1902,	92
Total number of open accounts Oct. 31, 1902,	1,047
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	817 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	49,499 43
Number of same,	586
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	45,932 78
Number of same,	512
Date of examination by commissioner: January 6.	

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 41.

JEROME C. BORDEN, *President.*

ABRAHAM G. HART, *Treasurer.*

MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JEROME C. BORDEN,

CHARLES M. HORTON,

CYRUS C. ROUNSEVILLE,

A. HOMER SKINNER,

FREDERICK O. DODGE.

Open for business every business day, 9 A.M. to 2 P.M. ; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$30,000 00	Deposits,	\$1,883,665 16
Bank stock, as per schedule, .	46,400 00	Gnaranty fund, . .	36,500 00
Railroad bonds, as per schedule, .	40,000 00	Interest account, .	23,464 53
Boston Terminal Co. bonds, . .	25,000 00	Profit and loss account,	91,719 51
Real estate (for banking purposes),	42,000 00	Due on mortgage loans,	966 80
Real estate by foreclosure, . . .	5,248 66		
Loans on real estate,	1,110,874 49		
Loans on personal security, . . .	663,040 00		
Deposits in banks, on interest, .	52,500 00		
Real estate,*	20,448 38		
Cash on hand,	804 47		
	<hr/> \$2,036,316 00		<hr/> \$2,036,316 00

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Fall River National Bank, Fall River,	\$15,000 00
National Union Bank, Fall River,	37,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 4s, . . .	\$25,000	\$26,746 50	\$25,000 00
of Fall River, Mass., 6s, . . .	5,000	5,225 00	5,000 00
	<hr/> \$30,000	<hr/> \$31,971 50	<hr/> \$30,000 00

Union Savings Bank, Fall River — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
71	Fall River N'l B'k, Fall River,	\$7,100	\$8,236 00	\$7,100 00
11	Massasoit N'l B'k, Fall River,	1,100	1,815 00	1,100 00
177	Metacomet N'l B'k, Fall River,	17,700	21,594 00	17,700 00
170	Nat'l Union Bank, Fall River,	17,000	19,040 00	17,000 00
35	Pocasset N'l Bank, Fall River,	3,500	5,425 00	3,500 00
		\$46,400	\$56,110 00	\$46,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$16,162 50	\$15,000 00
Illinois Central R.R. 4s,	25,000	27,562 50	25,000 00
	\$40,000	\$43,725 00	\$40,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$25,000	\$28,875 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$52,500 00	2 per cent.	\$280,000 00	4½ per cent.	\$945,634 49	5½ per cent.
60,000 00	4 “	12,000 00	4¾ “	7,880 00	6 “
35,000 00	4¼ “	433,400 00	5 “		

Amount invested in real estate for banking purposes,	\$42,000 00
Estimated value of the same,	42,000 00
Assessed value of the same,	36,500 00
Net income received from same during year ending Oct. 31, 1902,	1,904 64
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	25,697 04
Assessed value of the same,	25,350 00

Union Savings Bank, Fall River — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	466	
Aggregate amount of the same,		\$672,816 12
Total number of loans upon real estate,	532	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		97,282 15
Times for the dividends fixed by the by-laws: May 15 and November 15; payable May 19 and November 19.		
Rate and amount of each semi-annual dividend	{ 2 per cent., \$32,885 90 }	66,828 51
during the year ending Oct. 31, 1902,	{ 2 per cent., 33,942 61 }	
Number of accounts opened during the year ending Oct. 31, 1902,	914	
Number of accounts closed during the year ending Oct. 31, 1902,	509	
Total number of open accounts Oct. 31, 1902,	3,975	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		4,141 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		442,025 04
Number of same,	6,175	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		356,578 43
Number of same,	3,547	
Date of examination by commissioner: September 25.		

UNION INSTITUTION FOR SAVINGS—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 36.

THOMAS B. FITZPATRICK, *President.*

WM. S. PELLETIER, *Treasurer.*

THOMAS J. KELLY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

PAUL H. KENDRICKEN,

JOSEPH D. FALLON,

JOHN M. MAGUIRE,

MICHAEL J. WARD,

WM. J. PORTER,

EDMUND REARDON,

THOS. B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$601,000 00	Deposits,	\$6,978,816 06
Bank stock, as per schedule, .	114,742 00	Guaranty fund, . .	285,000 00
Loan on bank stock,	11,125 00	Interest account, . .	159,037 03
Railroad bonds, as per schedule, .	224,000 00	Suspense account, . .	227 00
Boston Terminal Co. bonds, . .	175,000 00	Mortgage and interest suspense account,	1,445 74
Real estate (for banking purposes),	225,000 00		
Loans on real estate,	3,903,827 01		
Loans on personal security, . . .	1,934,800 00		
Deposits in banks, on interest, .	226,039 22		
Cash on hand,	8,992 60		
	\$7,424,525 83		\$7,424,525 83

Cash on Deposit in Banks, amount in each :—

Boylston National Bank, Boston,	\$61,112 38
Commercial National Bank, Boston,	10,434 45
Mechanics National Bank, Boston,	54,729 60
National Shawmut Bank, Boston,	44,924 55
South End National Bank, Boston,	10,116 98
Federal Trust Company, Boston,	27,011 65
United States Trust Company, Boston,	17,709 61

Loan on Bank Stock :—

125 shares Mechanics National Bank, Boston,	\$11,125 00
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Union Institution for Savings, Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$25,000	\$27,375 00	\$25,000 00
City of Boston, Mass., 4s,	214,000	231,970 00	214,000 00
of Cambridge, Mass., 4s,	100,000	111,000 00	100,000 00
of Everett, Mass., 4s,	5,000	5,525 00	5,000 00
of Haverhill, Mass., 4s,	20,000	20,925 00	20,000 00
of Lynn, Mass., 3½s,	50,000	52,250 00	50,000 00
of Lynn, Mass., 4s,	25,000	27,312 50	25,000 00
of New Bedford, Mass., 3½s,	2,000	2,035 00	2,000 00
of New Bedford, Mass., 4s,	121,000	123,827 50	121,000 00
of Newton, Mass., 4s,	4,000	4,430 00	4,000 00
of Waltham, Mass., 4s,	30,000	32,415 00	30,000 00
Town of Danvers, Mass., 4s,	5,000	5,587 50	5,000 00
	\$601,000	\$644,652 50	\$601,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Blackstone Nat'l Bank, Boston,	\$1,242	\$324 00	\$1,242 00
13	Boylston National B'k, Boston,	1,300	1,430 00	1,300 00
8	Continental N'l Bank, Boston,	—	40 00	—
38	Eliot National Bank, Boston, .	3,800	6,308 00	3,800 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,740 00	2,000 00
100	Fourth National Bank, Boston,	10,000	13,000 00	10,000 00
100	Lincoln Nat'l Bank, Boston, .	1,000	500 00	1,000 00
60	Mechanics Nat'l Bank, Boston,	6,000	7,200 00	6,000 00
92	Metropolitan N'l B'k, Boston, .	9,200	9,844 00	9,200 00
25	Mt. Vernon Nat'l B'k, Boston,	2,500	2,550 00	2,500 00
59	N'l B'k of Commerce, Boston, .	5,900	8,850 00	5,900 00
33	N'l B'k of Redemption, Boston,	3,300	5,610 00	3,300 00
92	Nat'l Exchange Bank, Boston,	9,200	13,984 00	9,200 00
262	Nat'l Shawmut Bank, Boston,	26,200	61,570 00	26,200 00
68	Nat'l Suffolk Bank, Boston, .	6,800	9,044 00	6,800 00
5	National Union Bank, Boston,	500	850 00	500 00
38	Nat'l Webster Bank, Boston, .	3,800	4,484 00	3,800 00
5	Old Boston N'l Bank, Boston, .	500	555 00	500 00
100	South End Nat'l Bank, Boston,	10,000	8,200 00	10,000 00
85	State National Bank, Boston, .	8,500	12,920 00	8,500 00
67	Suffolk Nat'l Bank, Boston, .	—	402 00	—
48	Third National Bank, Boston,	—	1,056 00	—
50	Tremont Nat'l Bank, Boston, .	2,500	250 00	2,500 00
20	Washington N'l Bank, Boston,	—	100 00	—
5	Nat'l Market Bank, Brighton, .	500	510 00	500 00
		\$114,742	\$172,321 00	\$114,742 00

Union Institution for Savings, Boston — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boyer Valley R.R. 3½s,	\$50,000	\$50,000 00	\$50,000 00
Chic., Burlington & Quincy R.R. 4s,	28,000	28,840 00	28,000 00
Fitchburg R.R. 4s,	55,000	57,125 00	55,000 00
Illinois Central R.R. 3½s,	61,000	60,390 00	61,000 00
New York, New Haven & Hartford R.R. 3½s,	25,000	25,500 00	25,000 00
Old Colony R.R. 4s,	5,000	5,625 00	5,000 00
	\$224,000	\$227,480 00	\$224,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$175,000	\$202,125 00	\$175,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$116,153 91	2 per cent.	\$692,200 00	4½ per cent.	\$85,000 00	5½ per cent.
109,885 31	2½ “	125,000 00	4¾ “	5,700 00	5½ “
530,900 00	4 “	2,850,245 69	4½ “	58,220 00	6 “
50,000 00	4¾ “	1,452,486 32	5 “		

Amount invested in real estate for banking purposes,	\$225,000 00
Estimated value of the same,	280,000 00
Assessed value of the same,	280,000 00
Net income received from same during year ending Oct. 31, 1902, . . .	9,884 68
Number of loans which are of an amount not exceeding \$3,000 each, . . .	396
Aggregate amount of the same,	675,967 00
Total number of loans upon real estate,	737
Amount of investments from which no income is received,	4,742 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	304,378 77
Times for the dividends fixed by the by-laws: second Wednesday in May and November; payable third Wednesday in May and November.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$110,578 94 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 113,040 71 }	223,619 65

Union Institution for Savings, Boston — Concluded.

Number of accounts opened during the year ending Oct. 31, 1902,	2,060
Number of accounts closed during the year ending Oct. 31, 1902,	1,197
Total number of open accounts Oct. 31, 1902,	18,155
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$21,945 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,351,659 80
Number of same,	17,201
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,263,930 66
Number of same,	13,936
Date of examination by commissioner: March 13.	

UXBRIDGE SAVINGS BANK — UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 43.

CHARLES E. SEAGRAVE, *President.*

C. A. TAFT, *Treasurer.*

EDWARD PARKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL W. TAFT,
CHAS. E. SEAGRAVE,
A. R. TAFT,

CHAS. W. SCOTT,
WILLIAM E. HAYWARD,
GIDEON M. ALDRICH.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M. ; 1.30 to 4 P.M. ;
Saturdays, 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$42,835 00	Deposits, . . .	\$484,883 46
Railroad bonds, as per schedule, .	122,786 25	Guaranty fund, .	25,021 00
Loan on railroad stock, . . .	500 00	Interest account, .	9,229 03
Boston Terminal Co. bonds, .	27,075 00	Profit and loss ac-	
Real estate by foreclosure, .	4,723 65	count, . . .	657 13
Loans on real estate, . . .	281,555 86	Surplus account, .	6,035 62
Loans on personal security, .	15,952 00	Rent account, . .	116 00
Deposits in banks, on interest, .	14,226 63		
Deposit in bank, not on interest, .	3,895 55		
Expense account, . . .	805 51		
Premium account, . . .	10,300 00		
Suspense account, . . .	1,000 00		
Cash on hand, . . .	286 79		
	<hr/>		<hr/>
	\$525,942 24		\$525,942 24

Cash on Deposit in Banks, amount in each :—

Blackstone National Bank, Uxbridge,	\$3,895 55
Quinsigamond National Bank, Worcester,	5,000 00
Citizens National Bank, Worcester,	9,226 63

Loan on Railroad Stock :—

3 shares Providence & Worcester R.R.,	\$500 00
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Uxbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Central National Bank, Boston,	\$4,000	\$5,000 00	\$4,000 00
80	N'l B'k of Redemption, Boston,	8,000	13,600 00	8,000 00
32	National Suffolk Bank, Boston,	3,200	4,256 00	3,200 00
46	Nat'l Webster Bank, Boston, .	4,600	5,428 00	4,600 00
64	State National Bank, Boston, .	6,400	9,728 00	6,400 00
40	Suffolk Nat'l Bank, Boston, .	—	240 00	—
29	Tremont Nat'l Bank, Boston, .	1,450	145 00	—
20	First National Bank, Clinton, .	2,000	2,500 00	2,000 00
59	Franklin N'l Bank, Franklin, .	5,900	6,903 00	5,900 00
³ / ₄ 32	Grafton Nat'l Bank, Grafton, .	375	375 00	375 00
8	Millbury N'l Bank, Millbury, .	800	800 00	800 00
78	Blackstone N'l B'k, Uxbridge,	7,800	7,410 00	7,560 00
		\$44,525	\$56,385 00	\$42,835 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 3½s,	\$5,000	\$5,050 00	\$5,175 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,425 00	10,600 00
Chic., Burlington & Quincy R.R. 3½s,	20,000	19,000 00	20,400 00
Fitchburg R.R. 4s,	15,000	16,312 50	15,762 50
Grafton & Upton R.R. 4s,	5,000	4,000 00	5,087 50
Illinois Central R.R. 3½s,	20,000	19,700 00	20,361 25
Maine Central R.R. 7s,	2,000	2,530 00	2,000 00
Maine Shore Line R.R. 6s,	5,000	6,650 00	6,450 00
New York, New Haven & Hartford R.R. 3½s,	10,000	10,200 00	10,512 50
Old Colony R.R. 4s,	10,000	10,900 00	10,525 00
Portland & Rumford Falls R.R. 4s,	10,000	10,700 00	10,500 00
Upper Coos R.R. 4½s,	5,000	5,775 00	5,412 50
	\$117,000	\$122,242 50	\$122,786 25

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$25,000	\$28,875 00	\$27,075 00

Uxbridge Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,226 63 5,000 00	3 per cent. 4 “	\$34,500 00 239,329 57	4½ per cent. 5 “	\$1,952 00 17,226 29	5½ per cent. 6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$4,723 65
Assessed value of the same,	6,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 150	
Aggregate amount of the same,	173,030 86
Total number of loans upon real estate, 165	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	22,433 53
Times for the dividends fixed by the by-laws: January 1 and July 1; payable January 5 and July 5.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$8,241 23 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 8,179 49 }	16,420 72
Number of accounts opened during the year ending Oct. 31, 1902, 149	
Number of accounts closed during the year ending Oct. 31, 1902, 167	
Total number of open accounts Oct. 31, 1902, 1,343	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	1,784 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	73,165 70
Number of same, 944	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	92,122 51
Number of same, 716	
Date of examination by commissioner: February 13.	

WAKEFIELD SAVINGS BANK — WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 86.

THOMAS J. SKINNER, *President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN W. WHITE,

GEORGE H. SWEETSER,

RICHARD BRITTON,

WILLIAM A. PRESCOTT.

Open for business every business day, 2 to 5 P.M.; also Mondays and the first business day of February, May, August and November, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$157,900 00	Deposits, . . .	\$1,039,184 95
Bank stock, as per schedule, .	9,292 00	Guaranty fund, .	21,567 18
Railroad bonds, as per schedule, .	256,000 00	Interest account, .	8,752 56
Boston Terminal Co. bonds, .	70,000 00		
Real estate (for banking purposes),	5,823 31		
Real estate by foreclosure, .	46,556 37		
Loans on real estate,	366,011 00		
Loans on personal security, .	69,200 00		
Loans to counties, cities or towns (notes),	48,500 00		
Deposits in banks, on interest, .	15,102 18		
Expense account,	649 42		
Premium account,	20,798 90		
Furniture and fixtures, . . .	2,287 46		
Cash on hand,	1,384 05		
	<u>\$1,069,504 69</u>		<u>\$1,069,504 69</u>

Cash on Deposit in Banks, amount in each:—

Wakefield National Bank, Wakefield,	\$10,263 60
Winthrop National Bank, Boston,	4,838 58

Wakefield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 4s, . . .	\$10,000	\$10,800 00	\$10,000 00
of Fall River, Mass., 3½s, . . .	10,000	10,150 00	10,000 00
of Fall River, Mass., 5s, . . .	8,000	8,800 00	8,000 00
of Kansas City, Mo., 4½s, . . .	10,000	11,100 00	10,000 00
of Lynn, Mass., 4s, . . .	6,000	6,300 00	6,000 00
of New Britain, Conn., 4s, . . .	10,000	11,150 00	10,000 00
of Newton, Mass., 4s, . . .	10,000	10,700 00	10,000 00
of Saginaw, Mich., 3½s, . . .	7,400	7,450 00	7,400 00
Town of Reading, Mass., 4s, . . .	10,000	10,150 00	10,000 00
of Wakefield, Mass., 3½s, . . .	66,500	67,560 00	66,500 00
of Westborough, Mass., 3½s, . . .	10,000	10,325 00	10,000 00
	\$157,900	\$164,485 00	\$157,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone Nat'l Bank, Boston,	\$92	\$24 00	\$92 00
17	New England N'l B'k, Boston,	1,700	2,669 00	1,700 00
16	Second National Bank, Boston,	1,600	3,024 00	1,600 00
59	Wakefield N'l B'k, Wakefield,	5,900	6,785 00	5,900 00
		\$9,292	\$12,502 00	\$9,292 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . . .	\$2,000	\$2,140 00	\$2,000 00
Bennington & Rutland R.R. 4½s, . . .	10,000	10,975 00	10,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,750 00	20,000 00
Boston & Maine R.R. 3½s, . . .	20,000	20,250 00	20,000 00
Boston & Maine R.R. 4½s, . . .	20,000	24,900 00	20,000 00
Boyer Valley R.R. 3½s, . . .	10,000	10,100 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	15,000	14,925 00	15,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	10,000	10,300 00	10,000 00
Cleveland & Pittsburgh R.R. 3½s, . . .	10,000	10,200 00	10,000 00
Fitchburg R.R. 4s, . . .	35,000	37,662 50	35,000 00
Fitchburg R.R. 4½s, . . .	10,000	11,025 00	10,000 00

Wakefield Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$15,150 00	\$15,000 00
Illinois Central R.R. 3½s,	30,000	29,700 00	30,000 00
Maine Central R.R. 4s,	5,000	5,225 00	5,000 00
Maine Central and European & North American R.R. 4s,	5,000	5,550 00	5,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	5,000	6,600 00	5,000 00
New York, New Haven & Hartford R.R. 4s,	10,000	11,400 00	10,000 00
Old Colony R.R. 4s,	11,000	12,195 00	11,000 00
Portland & Rumford Falls R.R. 4s, .	5,000	5,400 00	5,000 00
Upper Coos R.R. 4s,	4,000	4,360 00	4,000 00
Upper Coos R.R. 4½s,	4,000	4,600 00	4,000 00
	\$256,000	\$273,407 50	\$256,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$70,000	\$80,850 00	\$70,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,102 18	2 per cent.	\$20,000 00	4½ per cent.	\$9,500 00	5½ per cent.
10,000 00	3.65 "	40,000 00	4½ "	79,536 00	6 "
38,500 00	4 "	286,175 00	5 "		

Amount invested in real estate for banking purposes,	\$5,823 31
Estimated value of the same,	5,823 31
Assessed value of the same,	2,555 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	46,556 37
Assessed value of the same,	44,050 00
Number of loans which are of an amount not exceeding \$3,000 each, 207	
Aggregate amount of the same,	269,261 00
Total number of loans upon real estate, 227	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	41,745 16

Wakefield Savings Bank — Concluded.

Times for the dividends fixed by the by-laws: February 1 and August 1;
payable on third Wednesday in February and August.

Rate and amount of each semi-annual dividend { $1\frac{1}{4}$ per cent., \$15,666 18 } during the year ending Oct. 31, 1902, . { $1\frac{1}{4}$ per cent., 16,535 26 }	\$32,201 44
Number of accounts opened during the year ending Oct. 31, 1902, .	696
Number of accounts closed during the year ending Oct. 31, 1902, .	401
Total number of open accounts Oct. 31, 1902,	4,132
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,679 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	257,767 81
Number of same,	5,670
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	204,764 24
Number of same,	3,843
Date of examination by commissioner: March 4.	

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 73.

EDEN D. SHAW, *President.*

H. A. MCFARLAND, *Treasurer.*

H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE S. ROGERS,

O. C. SWITZER,

ISAIAH HISCOCK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P. M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, .	\$2,060 25	Deposits,	\$20,581 49
Real estate by foreclosure, .	1,537 00	Guaranty fund, .	1,341 00
Loans on real estate,	11,326 51	Interest account, .	15 56
Loans on personal security, .	973 25	Profit and loss account,	924 57
Loans to counties, cities or towns (notes),	1,500 00		
Deposits in banks, on interest, .	5,350 88		
Deposit in bank, not on interest, .	19 97		
Cash on hand,	94 76		
	<hr/>		<hr/>
	\$22,862 62		\$22,862 62

Cash on Deposit in Banks, amount in each :—

Palmer National Bank, Palmer,	\$19 97
City National Bank, Springfield,	66 08
Hampden Trust Company, Springfield,	47 16
Pynchon National Bank, Springfield,	636 34
Springfield National Bank, Springfield,	4,555 32*
Springfield Safe Deposit and Trust Company, Springfield,	45 98

* This amount, in excess of the limit, has been ordered reduced.

Wales Savings Bank — Concluded.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Blackstone Nat'l Bank, Boston,	\$46	\$12 00	\$21 00
8	Continental N'l Bank, Boston,	—	40 00	—
5	National City Bank, Boston, .	—	5 00	—
3	Nat'l Webster Bank, Boston, .	300	354 00	250 00
3	Suffolk National Bank, Boston,	—	18 00	—
3	Tremont Nat'l Bank, Boston, .	150	15 00	125 00
5	Monson Nat'l Bank, Monson, .	500	625 00	500 00
5	City National B'k, Springfield,	500	725 00	595 25
5	Second N'l Bank, Springfield,	500	650 00	569 00
		\$1,996	\$2,444 00	\$2,060 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,350 88	3½ per cent.	\$500 00	4 per cent.	\$7,299 76	6 per cent.
950 00	4½ “	5,050 00	5 “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$1,537 00
Assessed value of the same,	2,605 00
Number of loans which are of an amount not exceeding \$3,000 each,	24
Aggregate amount of the same,	13,799 76
Total number of loans upon real estate,	21
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	915 11
Times for the dividends fixed by the by-laws; January 1 and July 1; payable on first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$363 49 } during the year ending Oct. 31, 1902, { 1½ per cent., 358 56 }	722 05
Number of accounts opened during the year ending Oct. 31, 1902,	3
Number of accounts closed during the year ending Oct. 31, 1902,	44
Total number of open accounts Oct. 31, 1902,	113
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	86 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,481 38
Number of same,	53
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	4,214 54
Number of same,	86
Date of examination by commissioner: May 28.	

WALTHAM SAVINGS BANK—WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 53.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY N. FISHER,

CHARLES O. MORRILL,

EPHRAIM STEARNS,

ENOS T. LUCE,

NATHAN WARREN.

Open for business every business day except Saturdays, 8.30 A.M. to 2.30 P.M.;
Saturdays, 8.30 A.M. to 12 M.; also Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$657,000 00	Deposits, . . .	\$3,471,939 31
Loans on bank stock, . . .	2,150 00	Guaranty fund, . .	172,800 00
Railroad bonds, as per schedule, .	1,315,335 00	Interest account, . .	14,736 28
Real estate (for banking purposes),	9,100 00	Profit and loss account,	1,914 81
Real estate by foreclosure, . . .	45,200 00		
Loans on real estate,	1,440,795 00		
Loans on personal security, . . .	64,349 50		
Deposits in banks, on interest, . .	120,564 02		
Cash on hand,	6,896 88		
	<u>\$3,661,390 40</u>		<u>\$3,661,390 40</u>

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	\$70,564 02
Waltham National Bank, Waltham,	50,000 00

Loans on Bank Stock, amount on each:—

10 shares Waltham National Bank, Waltham,	\$500 00
3 shares Waltham National Bank, Waltham,	150 00
10 shares Waltham National Bank, Waltham,	750 00
4 shares Waltham National Bank, Waltham,	300 00
6 shares Waltham National Bank, Waltham,	450 00

Waltham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$50,000	\$50,000 00	\$50,000 00
Massachusetts 3½s,	100,000	109,000 00	100,000 00
City of Burlington, Vt, 4s,	14,000	15,015 00	14,000 00
of Dover, N. H., 4s,	25,000	26,250 00	25,000 00
of Everett, Mass., 4s,	25,000	27,562 50	25,000 00
of Fall River, Mass., 3½s,	25,000	26,000 00	25,000 00
of Lewiston, Me., 4s,	25,000	28,000 00	25,000 00
of Malden, Mass., 4s,	15,000	15,700 00	15,000 00
of Manchester, N. H., 4s,	10,000	10,500 00	10,000 00
of Nashua, N. H., 4s,	25,000	26,375 00	25,000 00
of New Britain, Conn., 4s,	25,000	27,750 00	25,000 00
of Pittsburgh, Pa., 3½s,	200,000	200,000 00	200,000 00
of Springfield, Ohio, 4s,	20,000	21,600 00	20,000 00
of Stamford, Conn., 4s,	12,000	12,720 00	12,000 00
of Waltham, Mass., 4s,	30,000	32,475 00	30,000 00
Town of Littleton, N. H., 4s,	20,000	20,400 00	20,000 00
of Warwick, R. I., 3½s,	25,000	25,500 00	25,000 00
Great Barrington, Mass. (Fire Dis- trict), 4s,	11,000	12,100 00	11,000 00
	\$657,000	\$686,947 50	\$657,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s,	\$25,000	\$27,375 00	\$25,000 00
Boston & Lowell R.R. 4s,	50,000	55,750 00	50,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	10,000	11,500 00	10,000 00
Boyer Valley R.R. 3½s,	50,000	50,250 00	50,000 00
Chic., Burlington & Quincy R.R. 3½s,	125,000	123,750 00	125,000 00
Chic., Burlington & Quincy R.R. 4s,	65,000	66,950 00	65,000 00
Cleveland & Pittsburgh R.R. 3½s,	210,000	214,075 00	210,000 00
Erie & Pittsburgh R.R. 3½s,	167,000	168,670 00	167,000 00
Illinois Central R.R. 3s,	171,000	147,060 00	151,335 00
Illinois Central R.R. 3½s,	100,000	98,500 00	100,000 00
Newport & Richford R.R. 5s,	2,000	2,130 00	2,000 00*
N. Y. & N. E. R.R. (terminal) 4s,	100,000	122,000 00	100,000 00
New York, New Haven & Hartford R.R. 3½s,	100,000	102,000 00	100,000 00
Old Colony R.R. 3½s,	100,000	102,000 00	100,000 00
Western Pennsylvania R.R. 4s,	60,000	65,400 00	60,000 00
	\$1,335,000	\$1,357,410 00	\$1,315,335 00

* A legal investment when made.

Waltham Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$120,564 02	2 per cent.	\$25,000 00	4 $\frac{3}{4}$ per cent.	\$25,000 00	5 $\frac{1}{2}$ per cent.
90,800 00	4 “	1,358,494 50	5 “	300 00	6 “
7,700 00	4 $\frac{1}{2}$ “				

Amount invested in real estate for banking purposes,	\$9,100 00
Estimated value of the same,	9,100 00
Assessed value of the same,	7,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	45,200 00
Assessed value of the same,	51,250 00
Number of loans which are of an amount not exceeding \$3,000 each, 466	
Aggregate amount of the same,	673,159 50
Total number of loans upon real estate, 560	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	156,968 00
Times for the dividends fixed by the by-laws: Wednesday next after the first Tuesday of April and October; payable on following day.	
Rate and amount of each semi-annual dividend { 1 $\frac{3}{4}$ per cent., \$56,594 96 } during the year ending Oct. 31, 1902, { 1 $\frac{3}{4}$ per cent., 56,655 34 }	113,250 30
Number of accounts opened during the year ending Oct. 31, 1902, 1,533	
Number of accounts closed during the year ending Oct. 31, 1902, 1,070	
Total number of open accounts Oct. 31, 1902, 12,523	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	11,138 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	691,987 77
Number of same, 15,644	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	732,808 21
Number of same, 10,737	
Date of examination by commissioner: March 18.	

WARE SAVINGS BANK — WARE.

Incorporated March 5, 1850. Present number of corporators, 28.

LEWIS N. GILBERT, *President.*

FREDERICK D. GILMORE, *Treasurer.*

GEORGE W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

FREDERICK D. GILMORE,

WILLIAM C. EATON,

CALVIN HITCHCOCK,

FRANK M. SIBLEY,

HENRY K. HYDE.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$151,300 00	Deposits,	\$4,505,434 03
Bank stock, as per schedule, .	413,899 50	Guaranty fund, .	178,491 87
Loan on bank stock,	1,150 00	Interest account, .	24,036 16
Railroad bonds, as per schedule,	879,000 00	Profit and loss ac-	
Loan on railroad stock, . . .	300 00	count,	12,929 61
Real estate (for banking pur-			
poses),	6,400 00		
Real estate by foreclosure, .	30,886 91		
Loans on real estate,	2,423,677 53		
Loans on personal security, .	660,424 00		
Loans to counties, cities or towns			
(notes),	37,300 00		
Loans on depositors' books, .	1,261 25		
Deposits in banks, on interest, .	47,357 92		
Deposits in banks, not on interest,	23,325 21		
Expense account,	3,353 59		
Premium account,	40,000 00		
Cash on hand,	1,255 76		
	\$4,720,891 67		\$4,720,891 67

Cash on Deposit in Banks, amount in each: —

National Exchange Bank, Boston,	\$22,357 92
Ware National Bank, Ware,	48,325 21

Ware Savings Bank — Continued.

Loan on Bank Stock :—

14 shares Ware National Bank, Ware, \$1,150 00

Loan on Railroad Stock :—

2 shares Boston & Albany R.R., \$300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$500	\$500 00	\$500 00
City of Bay City, Mich., 5s, . . .	20,000	20,900 00	20,000 00
of Boston, Mass., 5s,	1,000	1,047 50	1,000 00
of Boston, Mass., 6s,	1,000	1,010 00	1,000 00
of Brockton, Mass., 5s,	30,000	33,375 00	30,000 00
of Canton, Ohio, 5s,	17,000	17,595 00	17,000 00
of Dayton, Ohio, 5s,	15,000	16,350 00	15,000 00
of Detroit, Mich., 6s,	1,000	1,087 50	1,000 00
of Grand Rapids, Mich., 5s, . .	30,000	32,850 00	30,000 00
of Indianapolis, Ind., 5s, . . .	12,800	14,912 00	12,800 00
of Lynn, Mass., 4s,	5,000	5,381 25	5,000 00
of Milwaukee, Wis., 5s,	6,000	6,140 00	6,000 00
of Rockford, Ill., 4½s,	12,000	12,720 00	12,000 00
	\$151,300	\$163,868 25	\$151,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams, .	\$500	\$925 00	\$775 00
40	Miller's River N'l B'k, Athol, .	4,000	6,600 00	7,400 00
68	Atlantic Nat'l Bank, Boston, .	6,800	8,840 00	9,618 50
100	Atlas National Bank, Boston, .	10,000	11,500 00	11,500 00
33	Blackstone N'l Bank, Boston, .	759	198 00	1,392 50
175	First National Bank, Boston, .	17,500	30,975 00	38,425 00
117	Merchants Nat'l Bank, Boston, .	11,700	22,347 00	15,588 00
81	N'l B'k of Commerce, Boston, .	8,100	12,150 00	9,259 50
110	N'l B'k of Redemption, Boston, .	11,000	18,700 00	12,602 50
156	N'l B'k of the Republic, Boston, .	15,600	24,960 00	20,674 00
42	N'l Exchange Bank, Boston, .	4,200	6,384 00	4,757 50
375	Natl Shawmut Bank, Boston, .	37,500	88,125 00	56,250 00
92	National Suffolk Bank, Boston, .	9,200	12,236 00	11,684 00
34	National Union Bank, Boston, .	3,400	5,780 00	4,688 00
133	Natl Webster Bank, Boston, .	13,300	15,694 00	13,575 00
15	Peoples National B'k, Boston, .	1,500	1,800 00	2,400 00
182	Second National Bank, Boston, .	18,200	34,398 00	28,053 50
187	State National Bank, Boston, .	18,700	28,424 00	25,938 50

Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
86	Suffolk National Bank, Boston,	—	\$516 00	—
45	Tremont Nat'l Bank, Boston, .	\$2,250	225 00	\$2,636 00
30	Washington N'l Bank, Boston,	—	150 00	—
75	First N'l Bank, Easthampton,	7,500	7,500 00	7,500 00
123	City National Bank, Holyoke,	12,300	13,530 00	13,246 00
10	Leicester N'l Bank, Leicester, .	1,000	1,450 00	1,100 00
50	Monson Nat'l Bank, Monson, .	5,000	6,250 00	7,500 00
10	Southbridge National Bank, Southbridge,	1,000	1,500 00	1,750 00
25	Agawam N'l B'k, Springfield,	2,500	2,250 00	2,500 00
100	Chapin Nat'l B'k, Springfield,	10,000	12,000 00	14,800 00
41	Chicopee N'l B'k, Springfield,	4,100	6,150 00	6,975 00
37	City Nat'l Bank, Springfield, .	3,700	5,365 00	5,610 00
27	First Nat'l Bank, Springfield, .	2,700	2,835 00	3,915 00
10	Second Nat'l B'k, Springfield, .	1,000	1,300 00	1,620 00
546	Ware National Bank, Ware, .	54,600	57,330 00	67,166 00
25	City Nat'l Bank, Worcester, .	2,500	2,750 00	3,000 00
		\$302,109	\$451,137 00	\$413,899 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	\$3,000	\$3,000 00	\$3,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	50,000	57,500 00	50,000 00
Burlington & Missouri River R.R. 6s,	41,000	48,790 00	41,000 00
Cedar Rapids & Missouri River R.R. 7s,	15,000	17,850 00	15,000 00
Chic., Burlington & Quincy R.R. 4s,	5,000	5,150 00	5,000 00
Chic., Burlington & Quincy R.R. 5s,	96,000	108,000 00	96,000 00
Fitchburg R.R. 5s,	5,000	5,000 00	5,000 00
Illinois Central R.R. 4s,	25,000	27,750 00	25,000 00
Kalamazoo, Allegan & Grand Rapids R.R. 5s,	50,000	64,000 00	50,000 00
Maine Central R.R. 7s,	50,000	64,000 00	50,000 00
Milwaukee, Lake Shore & Western R.R. 6s,	32,000	42,400 00	32,000 00
New Haven & Northampton R.R. 5s,	50,000	55,500 00	50,000 00
New York & New England R.R. 6s,	16,000	16,720 00	16,000 00
New York & New England R.R. 7s,	84,000	89,250 00	84,000 00
New York, New Haven & Hartford R.R. 3½s,	100,000	102,000 00	100,000 00
New York, Lackawanna & Western R.R. 6s,	50,000	66,500 00	50,000 00

Ware Savings Bank — Concluded.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Portsmouth, Great Falls & Conway R.R. 4½s,	\$35,000	\$43,050 00	\$35,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	50,000	52,500 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	102,000	132,600 00	102,000 00
Troy & Boston R.R. 7s,	20,000	29,800 00	20,000 00
	\$879,000	\$1,031,360 00	\$879,000 00

Total Amount of Loans with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,357 92	2 per cent.	\$100,000 00	4½ per cent.	\$1,375 00	5½ per cent.
51,000 00	3½ “	803,950 00	4½ “	530,297 39	5½ “
14,000 00	4 “	1,647,091 21	5 “	1,399 18	6 “

Amount invested in real estate for banking purposes,	\$6,400 00
Estimated value of the same,	6,400 00
Assessed value of the same,	5,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	30,886 91
Assessed value of the same,	20,775 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,297 83
Number of loans which are of an amount not exceeding \$3,000 each, 718	
Aggregate amount of the same,	715,203 89
Total number of loans upon real estate,	898
Amount of investments from which no income is received,	2,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	221,398 73
Times for the dividends fixed by the by-laws: January 3 and July 3; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$84,913 83 } during the year ending Oct. 31, 1902, { 2 per cent., 86,575 28 }	171,489 11
Number of accounts opened during the year ending Oct. 31, 1902, . . .	1,153
Number of accounts closed during the year ending Oct. 31, 1902, . . .	927
Total number of open accounts Oct. 31, 1902,	8,617
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	9,394 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	611,535 59
Number of same,	6,573
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	613,968 31
Number of same,	5,106
Date of examination by commissioner: April 25.	

WAREHAM SAVINGS BANK—WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 28.

GERARD C. TOBEY, *President.*

EDWARD A. GAMMONS, *Treasurer.*

FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GERARD C. TOBEY,

GEORGE F. WING,

ALDEN BESSE.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$46,000 00	Deposits,	\$877,215 72
Bank stock, as per schedule, .	123,871 98	Guaranty fund, . .	41,200 00
Railroad bonds, as per schedule, .	142,475 00	Interest account, .	25,715 90
Loan on railroad stock, . . .	5,000 00	Profit and loss account,	311 06
Boston Terminal Co. bonds, . .	25,000 00	Suspense account, . .	771 08
Real estate by foreclosure, . .	89,000 00	Rent account, . . .	1,549 52
Loans on real estate,	186,105 00		
Loans on personal security, . .	161,730 00		
Loans to counties, cities or towns (notes),	150,199 88		
Deposit in bank, on interest, . .	641 79		
Deposit in bank, not on interest, .	377 91		
Expense account,	422 35		
Taxes paid,	1,439 37		
Miscellaneous bonds,*	14,500 00		
	\$946,763 28		\$946,763 28

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston,	\$641 79
National Bank of Wareham, Wareham,	377 91

Loan on Railroad Stock:—

60 shares West End Street Ry.,	\$5,000 00*
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* This illegal loan has since been paid.

Wareham Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	\$6,000	\$6,420 00	\$6,000 00
of Everett, Mass, 4s,	10,000	10,700 00	10,000 00
of Northampton, Mass., 4s, . .	15,000	15,412 50	15,000 00
of St. Louis, Mo., 3½s,	10,000	10,200 00	10,000 00
of Worcester, Mass., 3½s, . . .	5,000	5,075 00	5,000 00
	\$46,000	\$47,807 50	\$46,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Andover Nat'l Bank, Andover,	\$300	\$330 00	\$322 50
41	Atlantic Nat'l Bank, Boston, .	4,100	5,330 00	4,679 26
100	Atlas National Bank, Boston, .	10,000	11,500 00	11,838 01
66	Blackstone Nat'l B'k, Boston, .	1,518	396 00	5,092 80
131	Boylston Nat'l Bank, Boston, .	13,100	14,410 00	11,737 70
20	First National Bank, Boston, .	2,000	3,540 00	2,090 00
100	Merchants N'l Bank, Boston, .	10,000	19,100 00	10,949 84
50	N'l B'k of Commerce, Boston,	5,000	7,500 00	7,053 50
66	N'l B'k of Redemption, Boston,	6,600	11,220 00	6,600 00
30	N'l B'k of the Republic, Boston,	3,000	4,800 00	3,135 00
50	National City Bank, Boston, .	—	50 00	75 00
7	Nat'l Exchange Bank, Boston,	700	1,064 00	731 50
80	Nat'l Shawmut Bank, Boston,	8,000	18,800 00	12,000 00
52	National Suffolk Bank, Boston,	5,200	6,916 00	6,604 00
66	Nat'l Webster Bank, Boston, .	6,600	7,788 00	7,615 59
74	Second National Bank, Boston,	7,400	13,986 00	7,572 32
66	Suffolk National Bank, Boston,	—	396 00	59 20
50	Falmouth N'l B'k, Falmouth, .	5,000	5,250 00	5,428 28
25	Merchants National Bank, New Bedford,	2,500	4,950 00	2,612 50
179	N'l B'k of Wareham, Wareham,	17,900	19,690 00	17,674 98
		\$108,918	\$157,016 00	\$123,871 98

Wareham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$13,000	\$13,207 50	\$12,975 00
Boston & Maine R.R. 4s, . . .	10,000	11,250 00	10,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,350 00	5,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,725 00	10,000 00
Connecticut River R.R. 4s, . . .	5,000	5,637 50	5,000 00
Fitchburg R.R. 4½s, . . .	10,000	10,925 00	10,000 00
Fitchburg R.R. 5s, . . .	5,000	5,025 00	5,000 00
Illinois Central R.R. 3½s, . . .	25,000	24,625 00	25,000 00
Maine Central R.R. 4s, . . .	12,000	12,420 00	12,000 00
Maine Central R.R. 7s, . . .	11,000	13,915 00	11,000 00
Maine Central and European & North American R.R. 4s, . . .	10,000	10,900 00	9,500 00
New York, New Haven & Hartford R.R. 4s, . . .	2,000	2,000 00	2,000 00
Old Colony R.R. 4s, . . .	15,000	16,350 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,400 00	10,000 00
	\$143,000	\$152,730 00	\$142,475 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$25,000	\$28,875 00	\$25,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$641 79	2 per cent.	\$99,210 62	4 per cent.	\$87,550 00	5 per cent.
15,000 00	3 ¹ / ₁₀ “	50,000 00	4 ¹ / ₄ “	1,300 00	5 ¹ / ₂ “
55,000 00	3 ¹ / ₂ “	68,989 26	4 ¹ / ₂ “	61,705 00	6 “
39,000 00	3 ³ / ₄ “	25,000 00	4 ³ / ₄ “	280 00	7 ³ / ₁₀ “

Wareham Savings Bank — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$89,000 00
Assessed value of the same,	80,775 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,545 76
Number of loans which are of an amount not exceeding \$3,000 each, 138	
Aggregate amount of the same,	151,704 83
Total number of loans upon real estate,	104
Amount of investments from which no income is received,	11,280 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	38,585 26
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on the following day.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$14,110 98 } during the year ending Oct. 31, 1902, . { $1\frac{3}{4}$ per cent., 14,458 84 }	28,569 82
Number of accounts opened during the year ending Oct. 31, 1902, 448	
Number of accounts closed during the year ending Oct. 31, 1902, 353	
Total number of open accounts Oct. 31, 1902,	2,629
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,719 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	151,497 07
Number of same,	2,281
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	147,693 42
Number of same,	1,377
Date of examination by commissioner: June 20.	

WARREN SAVINGS BANK—WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 34.

WILLIAM A. JENKS, *President.*

FREDERICK W. KIMBALL, *Treasurer.*

EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MARCUS BURROUGHS, FREDERICK W. KIMBALL,
EDWARD FAIRBANKS, EDGAR J. BUCK,
ISAAC E. MOORE.

Open for business every business day except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$30,581 00	Deposits,	\$559,838 77
Railroad bonds, as per schedule, . . .	43,830 00	Guaranty fund,	14,019 91
Loan on railroad stock,	185 00	Profit and loss ac-	
Loans on real estate,	402,835 54	count,	11,137 58
Loans on personal security,	60,065 00		
Loans to counties, cities or towns			
(notes),	20,677 68		
Deposits in banks, on interest, . . .	21,573 67		
Expense account,	95 56		
Premium account,	3,073 75		
Unpaid interest,	703 38		
Cash on hand,	1,375 68		
	\$584,996 26		\$584,996 26

Cash on Deposit in Banks, amount in each:—

City National Bank, Springfield,	\$8,441 97
Pynchon National Bank, Springfield,	889 09
Springfield National Bank, Springfield,	6,498 42
Springfield Safe Deposit and Trust Company, Springfield,	2,630 97
First National Bank, Worcester,	3,113 22

Loan on Railroad Stock:—

1 share Boston & Albany R.R.,	\$185 00
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Warren Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	N'l B'k of Commerce, Boston,	\$300	\$450 00	\$330 00
5	National Webster B'k, Boston,	500	590 00	480 00
6	Tremont Nat'l Bank, Boston, .	300	30 00	60 00
6	Conway Nat'l Bank, Conway, .	600	600 00	600 00
10	City National Bank, Holyoke,	1,000	1,100 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,270 00	1,250 00
10	Home National Bank, Holyoke,	1,000	1,200 00	1,030 00
15	Pittsfield Nat'l Bank, Pittsfield,	1,500	1,875 00	2,250 00
9	Agawam N'l B'k, Springfield,	900	810 00	800 00
30	City National B'k, Springfield,	3,000	4,350 00	4,100 00
39	First Nat'l Bank, Springfield, .	3,900	4,095 00	4,095 00
14	Second N'l Bank, Springfield,	1,400	1,820 00	1,820 00
10	Citizens Nat'l B'k, Worcester,	1,000	1,400 00	1,250 00
8	City Nat'l Bank, Worcester, .	800	880 00	800 00
40	First National B'k, Worcester,	4,000	7,600 00	7,600 00
24	Quinsigamond National Bank, Worcester,	2,400	3,120 00	2,991 00
		\$23,600	\$31,190 00	\$30,581 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$9,850 00	\$9,825 00
Illinois Central R.R. 3s,	10,000	8,500 00	9,050 00
Illinois Central R.R. 3½s,	10,000	9,850 00	9,955 00
Maine Central R.R. 4s,	15,000	15,637 50	15,000 00
	\$45,000	\$43,837 50	\$43,830 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate
\$14,186 16	3 per cent.	\$41,600 00	4½ per cent.	\$40,358 32	5½ per cent.
25,076 10	3½ “	362,992 54	5 “	19,023 77	6 “
2,100 00	4 “				

Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	178	
Aggregate amount of the same,		\$279,935 54
Total number of loans upon real estate,	196	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		25,741 38
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on April 15 and October 15.		
Rate and amount of each semi-annual dividend { 2 per cent., \$10,100 93 }		20,548 47
during the year ending Oct. 31, 1902, { 2 per cent., 10,447 54 }		
Number of accounts opened during the year ending Oct. 31, 1902,	283	
Number of accounts closed during the year ending Oct. 31, 1902,	173	
Total number of open accounts Oct. 31, 1902,	1,958	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),		1,379 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		127,945 80
Number of same,	1,836	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		106,198 91
Number of same,	1,203	
Date of examination by commissioner: March 24.		

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 49.

RUFUS H. BROWN, *President.*

ALBERT H. MERRILL, *Treasurer.*

ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUFUS H. BROWN,

NATHANIEL SYMONDS,

FRANK W. STANLEY,

GEORGE E. SPAULDING.

Open for business every business day, 8.30 A.M. to 1.15 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$511,512 50	Deposits,	\$2,740,113 41
Bank stock, as per schedule, .	188,809 00	Guaranty fund, .	139,000 00
Railroad bonds, as per schedule, .	400,500 00	Interest account, .	47,892 87
Real estate by foreclosure, .	60,397 48	Profit and loss account,	63,493 43
Loans on real estate,	914,742 00		
Loans on personal security, .	872,400 00		
Deposit in bank, on interest, .	30,569 25		
Deposit in bank, not on interest, .	1,741 21		
Furniture and fixtures,	5,400 00		
Insurance and taxes paid, . . .	1,565 47		
Cash on hand,	2,862 80		
	<hr/>		<hr/>
	\$2,990,499 71		\$2,990,499 71

Cash on Deposit in Banks, amount in each :—

Warren National Bank, Peabody,	\$30,569 25
South Danvers National Bank, Peabody,	1,741 21

Warren Five Cents Savings Bank, Peabody—Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$5,000	\$5,425 00	\$5,000 00
City of Beverly, Mass., 4s, .	8,000	8,600 00	8,000 00
of Boston, Mass., 3½s, .	28,000	28,840 00	28,000 00
of Canton, Ohio, 5s, .	16,000	17,105 00	16,000 00
of Dayton, Ohio, 5s, .	32,000	35,382 50	32,000 00
of Dubuque, Iowa, 4s, .	12,000	12,660 00	12,000 00
of Fall River, Mass., 3½s, .	8,000	8,300 00	8,000 00
of Fort Wayne, Ind., 3½s, .	10,000	10,050 00	10,000 00
of Fort Wayne, Ind., 4½s, .	15,000	16,350 00	15,000 00
of Grand Rapids, Mich., 4½s, .	26,000	28,200 00	26,000 00
of Haverhill, Mass., 4s, .	5,000	5,275 00	5,000 00
of Kansas City, Mo., 4½s, .	50,000	55,250 00	50,000 00
of Milwaukee, Wis., 5s, .	48,000	52,118 75	48,000 00
of Newton, Mass., 6s, .	3,000	3,180 00	3,000 00
of Peoria, Ill., 4½s, .	10,500	11,025 00	10,500 00*
of Portland, Me., 6s, .	10,000	11,200 00	9,512 50
of Rockford, Ill., 5s, .	15,500	15,732 50	15,500 00
of Saginaw, Mich., 4s, .	5,000	5,325 00	5,000 00
of Saginaw, Mich., 4½s, .	24,000	25,370 00	24,000 00
of Saginaw, Mich., 5s, .	24,000	24,780 00	24,000 00
of Schenectady, N. Y., 4s, .	5,000	5,475 00	5,000 00
of Scranton, Pa., 4½s, .	30,000	32,745 00	30,000 00
of Springfield, Ohio, 5s, .	20,000	22,850 00	20,000 00
of Stamford, Conn., 3½s, .	9,000	9,180 00	9,000 00
of Terre Haute, Ind., 4s, .	15,000	15,475 00	15,000 00
of Waterbury, Conn., 4s, .	15,000	15,825 00	15,000 00
of Youngstown, Ohio, 5s, .	30,000	32,300 00	30,000 00
Town of Arlington, Mass., 4s, .	10,000	11,025 00	10,000 00
of Dalton, Mass., 4s, .	15,000	15,975 00	15,000 00
of Stoughton, Mass., 4s, .	8,000	8,640 00	8,000 00
	\$512,000	\$549,658 75	\$511,512 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	\$10,700	\$13,910 00	\$10,700 00
165	Atlas National Bank, Boston, .	16,500	18,975 00	16,500 00
67	Blackstone N'l Bank, Boston, .	1,541	402 00	541 00
100	Colonial Nat'l Bank, Boston, .	10,000	15,000 00	15,000 00
37	Continental N'l Bank, Boston,	-	185 00	-
100	Eliot National Bank, Boston, .	10,000	16,600 00	10,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,700 00	10,000 00

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
31	Freemans Nat'l Bank, Boston, .	\$3,100	\$3,410 00	\$3,100 00
126	Lincoln Nat'l Bank, Boston, .	1,260	630 00	660 00
100	Manufacturers N'l B'k, Boston, .	—	200 00	—
120	Massachusetts N'l B'k, Boston, .	12,000	15,480 00	18,000 00
50	Merchants Nat'l Bank, Boston, .	5,000	9,550 00	5,000 00
22	Mt. Vernon N'l Bank, Boston, .	2,200	2,244 00	2,200 00
138	N'l B'k of Redemption, Boston, .	13,800	23,460 00	13,800 00
50	N'l B'k of the Republic, Boston, .	5,000	8,000 00	5,000 00
60	National City Bank, Boston, .	—	60 00	—
80	Nat'l Exchange Bank, Boston, .	8,000	12,160 00	8,000 00
200	Nat'l Shawmut Bank, Boston, .	20,000	47,000 00	30,000 00
24	Nat'l Suffolk Bank, Boston, .	2,400	3,192 00	3,048 00
94	Nat'l Webster Bank, Boston, .	9,400	11,092 00	9,400 00
35	New England N'l B'k, Boston, .	3,500	5,495 00	3,500 00
33	State National Bank, Boston, .	3,300	5,016 00	3,300 00
27	Suffolk National Bank, Boston, .	—	162 00	—
50	Tremont Nat'l Bank, Boston, .	2,500	250 00	1,000 00
5	Washington Nat'l B'k, Boston, .	—	25 00	—
27	Winthrop Nat'l Bank, Boston, .	2,700	4,590 00	2,700 00
48	N'l Grand Bank, Marblehead, .	4,800	5,520 00	4,595 00
100	Warren Nat'l Bank, Peabody, .	10,000	12,000 00	10,000 00
19	Asiatic National Bank, Salem, .	1,900	1,938 00	1,900 00
11	Merchants Nat'l Bank, Salem, .	550	726 00	550 00
9	Nat'l Exchange Bank, Salem, .	315	45 00	315 00
		\$170,466	\$251,017 00	\$188,809 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$11,250 00	\$10,000 00
Boston & Maine R.R. 4½s,	30,000	36,750 00	30,000 00
Chic., Burlington & Quincy R.R. 4s,	10,000	10,700 00	10,000 00
Concord & Montreal R.R. 4s,	40,000	42,900 00	40,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	22,300 00	20,000 00
Dexter & Piscataquis R.R. 4s,	8,000	8,680 00	8,000 00
Eastern R.R. 6s,	5,000	5,400 00	4,750 00
Erie & Pittsburgh R.R. 3½s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 5s,	45,000	48,150 00	45,000 00
Illinois Central R.R. 3½s,	20,000	19,700 00	19,750 00
Maine Central R.R. 4½s,	23,000	24,725 00	23,000 00
Maine Central R.R. 7s,	15,000	20,975 00	15,000 00
Milwaukee, Lake Shore & Western R.R. 5s,	25,000	30,750 00	25,000 00

Warren Five Cents Savings Bank, Peabody — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
New York & New England R.R. (terminal) 4s,	\$35,000	\$41,475 00	\$35,000 00
Penobscot Shore Line R.R. 4s,	10,000	10,550 00	10,000 00
Portland & Rumford Falls R.R. 4s,	20,000	21,400 00	20,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	25,000	30,000 00	25,000 00
Upper Coos R.R. 4½s,	15,000	17,325 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	21,800 00	20,000 00
	\$401,000	\$449,830 00	\$400,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,569 25	2½ per cent.	\$25,000 00	4¾ per cent.	\$630,867 00	5 per cent.
239,000 00	4 “	320,825 00	4½ “	143,235 00	5½ “
25,000 00	4½ “	70,000 00	4¾ “	30,215 00	6 “
303,000 00	4¾ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$60,397 48
Assessed value of the same,	50,700 00
Net income received from same during year ending Oct. 31, 1902,	1,866 84
Number of loans which are of an amount not exceeding \$3,000 each, 194	
Aggregate amount of the same,	222,667 00
Total number of loans upon real estate,	256
Amount of investments from which no income is received,	7,916 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	129,424 77
Times for the dividends fixed by the by-laws: third Wednesday in May and November; payable on same days.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$46,568 57 } during the year ending Oct. 31, 1902, { 1¾ per cent., 46,543 40 }	93,111 97
Number of accounts opened during the year ending Oct. 31, 1902,	486
Number of accounts closed during the year ending Oct. 31, 1902,	424
Total number of open accounts Oct. 31, 1902,	6,058
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	5,867 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	256,012 55
Number of same,	3,451
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	322,972 98
Number of same,	3,545
Date of examination by commissioner: March 7.	

WARREN INSTITUTION FOR SAVINGS—(CHARLES-TOWN DISTRICT) BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 88.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY T. SAWYER,

CHAS. F. FAIRBANKS,

NELSON BARTLETT,

CHAS. R. LAWRENCE,

JOHN TURNER,

EVERETT TORREY,

FRANK D. BROWN.

Open for business every business day except Saturdays, 9 A.M. to 2 P.M.; Saturdays, 9 A.M. to 12 M.; also Wednesdays, 3 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$2,003,000 00	Deposits, . . .	\$9,878,643 78
Bank stock, as per schedule, .	130,540 00	Guaranty fund, .	490,000 00
Loans on bank stock, . . .	13,000 00	Profit and loss account, . . .	285,267 34
Railroad bonds, as per schedule, .	1,186,000 00		
Loan on railroad bonds, . . .	50,000 00		
Boston Terminal Co. bonds, . .	100,000 00		
Real estate (for banking purposes),	50,000 00		
Loans on real estate,	4,499,430 00		
Loans on personal security, . .	1,147,556 67		
Loans to counties, cities or towns (notes),	945,400 00		
Deposits in banks, on interest, .	504,079 90		
Cash on hand,	24,904 55		
	\$10,653,911 12		\$10,653,911 12

Cash on Deposit in Banks, amount in each:—

Bunker Hill National Bank, Boston,	\$235,615 96
Second National Bank, Boston,	268,463 94

Loans on Bank Stock, amount on each:—

60 shares Bunker Hill National Bank, Boston,	\$6,000 00
100 shares Colonial National Bank, Boston,	7,000 00

Loan on Railroad Bonds:—

\$55,000 Old Colony R.R. 3½s,	\$50,000 00
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Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3s,	\$300,000	\$298,500 00	\$300,000 00
Massachusetts 3½s,	250,000	271,250 00	250,000 00
City of Biddeford, Me., 4s,	5,000	5,037 50	5,000 00*
of Boston, Mass., 4s,	275,000	299,250 00	275,000 00
of Boston, Mass., 5s,	100,000	106,000 00	100,000 00
of Brockton, Mass., 4s,	50,000	53,312 50	50,000 00
of Cambridge, Mass., 3½s,	50,000	52,750 00	50,000 00
of Chelsea, Mass., 4s,	50,000	52,562 50	50,000 00
of Dayton, Ohio, 4s,	50,000	50,500 00	50,000 00
of Everett, Mass., 4s,	55,000	60,500 00	55,000 00
of Hartford, Conn., 4s,	50,000	54,375 00	50,000 00
of Haverhill, Mass., 4s,	91,000	100,920 00	91,000 00
of Lynn, Mass., 4s,	86,000	91,375 00	86,000 00
of New Bedford, Mass., 4s,	14,000	14,000 00	14,000 00
of Providence, R. I., 5s,	50,000	53,000 00	50,000 00
of Salem, Mass., 5s,	9,000	9,225 00	9,000 00
of Somerville, Mass., 4s,	12,000	12,795 00	12,000 00
of Taunton, Mass., 4s,	64,000	72,160 00	64,000 00
Town of Braintree, Mass., 4s,	50,000	54,187 50	50,000 00
of Canton, Mass., 4s,	34,000	35,190 00	34,000 00
of Cranston, R. I., 4s,	50,000	54,000 00	50,000 00
of Milton, Mass., 3½s,	53,000	54,945 10	53,000 00
of Peabody, Mass., 3½s,	45,000	45,562 50	45,000 00
of Reading, Mass., 4s,	80,000	84,800 00	80,000 00
of Stoneham, Mass., 3½s,	25,000	25,343 75	25,000 00
of Wellesley, Mass., 4s,	5,000	5,175 00	5,000 00
of Weymouth, Mass., 4s,	100,000	106,625 00	100,000 00
	\$2,003,000	\$2,123,341 35	\$2,003,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston, .	\$9,000	\$10,350 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston, .	20,000	37,000 00	20,000 00
158	Eliot National Bank, Boston, .	15,800	26,228 00	15,800 00
50	N'l B'k of Redemption, Boston, .	5,000	8,500 00	5,000 00
20	National City Bank, Boston, .	—	20 00	—
200	National Union Bank, Boston, .	20,000	34,000 00	20,000 00
67	Nat'l Webster Bank, Boston, .	6,700	7,906 00	6,700 00
116	New England N'l B'k, Boston, .	11,600	18,212 00	11,600 00
43	Second National Bank, Boston, .	4,300	8,127 00	4,300 00

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Shawmut Nat'l Bank, Boston,	\$8,300	\$19,505 00	\$16,600 00
138	State National Bank, Boston, .	13,800	20,976 00	13,800 00
166	Third National Bank, Boston,	—	3,652 00	—
54	Tremont Nat'l Bank, Boston, .	2,700	270 00	540 00
30	Winthrop Nat'l Bank, Boston,	3,000	5,100 00	3,000 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,376 00	4,200 00
		\$124,400	\$205,222 00	\$130,540 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$100,000	\$101,500 00	\$100,000 00
Boston & Maine R.R. 4s, . . .	100,000	112,500 00	100,000 00
Boston & Maine R.R. 4½s, . . .	30,000	37,500 00	30,000 00
Boston & Providence R.R. 4s, . .	50,000	53,750 00	50,000 00
Boyer Valley R.R. 3½s, . . .	50,000	50,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	100,000	107,250 00	100,000 00
Chic., Burlington & Quincy R.R. 7s,	151,000	153,265 00	151,000 00
Concord & Montreal R.R. 4s, . .	50,000	54,000 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	56,750 00	50,000 00
Erie & Pittsburgh R.R. 3½s, . . .	25,000	25,250 00	25,000 00
Fitchburg R.R. 4s, . . .	100,000	102,250 00	100,000 00
Illinois Central R.R. 3½s, . . .	50,000	49,500 00	50,000 00
Illinois Central R.R. 4s, . . .	50,000	55,375 00	50,000 00
Lake Shore & Michigan Southern R.R. 7s, . . .	20,000	20,400 00	20,000 00
Minnesota & Iowa R.R. 3½s, . . .	50,000	50,000 00	50,000 00
New York Central & Hudson River R.R. 7s, . . .	100,000	100,000 00	100,000 00
Old Colony R.R. 4s, . . .	60,000	65,625 00	60,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	54,750 00	50,000 00
	\$1,186,000	\$1,249,665 00	\$1,186,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$100,000	\$115,500 00	\$100,000 00

Warren Institution for Savings, etc., Boston — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$504,079 90	2 per cent.	\$355,056 67	3 $\frac{3}{4}$ per cent.	\$275,000 00	4 $\frac{3}{4}$ per cent.
54,300 00	3 $\frac{1}{10}$ "	150,000 00	3 $\frac{3}{4}$ "	1,527,450 00	5 "
140,000 00	3 $\frac{3}{20}$ "	32,000 00	3 $\frac{9}{10}$ "	54,000 00	5 $\frac{1}{4}$ "
360,000 00	3 $\frac{1}{4}$ "	1,411,000 00	4 "	51,800 00	5 $\frac{1}{2}$ "
50,000 00	3 $\frac{5}{8}$ "	326,500 00	4 $\frac{1}{4}$ "	49,200 00	6 "
50,000 00	3 $\frac{7}{10}$ "	60,000 00	4 $\frac{3}{10}$ "	3,000 00	6 $\frac{1}{2}$ "
888,500 00	3 $\frac{1}{2}$ "	50,000 00	4 $\frac{3}{8}$ "	550 00	7 "
165,000 00	3 $\frac{3}{5}$ "	602,030 00	4 $\frac{1}{2}$ "		

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	51,800 00
Net income received from same during year ending Oct. 31, 1902,	791 11
Number of loans which are of an amount not exceeding \$3,000 each, 506	
Aggregate amount of the same,	783,700 00
Total number of loans upon real estate,	747
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	433,076 25
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 1 $\frac{1}{4}$ per cent., \$168,114 43 } during the year ending Oct. 31, 1902, { 1 $\frac{1}{2}$ per cent., *165,000 00 }	333,114 43
Number of accounts opened during the year ending Oct. 31, 1902,	1,349
Number of accounts closed during the year ending Oct. 31, 1902,	1,318
Total number of open accounts Oct. 31, 1902,	21,311
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	18,393 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	977,897 00
Number of same,	12,166
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,225,418 60
Number of same,	12,594
Date of examination by commissioner: May 1.	

* Estimated.

WASHINGTON SAVINGS INSTITUTION — LOWELL.

Incorporated May 23, 1892. Present number of corporators, 22.

CONSTANTINE O'DONNELL, *President.* GEORGE M. HARRIGAN, *Treasurer.*
 GEORGE M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS C. LEE,	JOHN J. HOGAN,
PETER F. CONATON,	CONSTANTINE O'DONNELL,
PATRICK O'HEARN,	CHARLES H. HANSON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET Oct. 31, 1902.

ASSETS.		LIABILITIES.	
Loans on bank stock,	\$3,100 00	Deposits,	\$1,052,119 56
Railroad bonds, as per schedule,	48,925 00	Guaranty fund,	12,500 00
Loans on real estate,	594,625 41	Profit and loss account,	7,227 49
Loans on personal security,	237,138 93		
Loans to counties, cities or towns (notes),	143,050 00		
Deposits in banks, on interest,	36,242 43		
Expense account,	1,352 28		
Cash on hand,	7,413 00		
	<hr/> \$1,071,847 05		<hr/> \$1,071,847 05

Cash on Deposit in Banks, amount in each : —

Fourth National Bank, Boston,	\$5,033 42
Lowell Trust Company, Lowell,	31,209 01

Loans on Bank Stock, amount on each : —

30 shares Lowell Trust Company, Lowell,	\$2,700 00
5 shares Lowell Trust Company, Lowell,	400 00

Washington Savings Institution, Lowell — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$10,250 00	\$10,000 00
Illinois Central R.R. 3s,	10,000	8,850 00	8,925 00
Illinois Central R.R. 3½s,	30,000	30,525 00	30,000 00
	\$50,000	\$49,625 00	\$48,925 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,242 43	2 per cent.	\$10,000 00	4 per cent.	\$21,400 00	5½ per cent.
13,500 00	3 ³ / ₁₀ “	1,200 00	4½ “	121,990 00	6 “
129,550 00	3½ “	680,274 34	5 “		

Number of loans which are of an amount not exceeding \$3,000 each,	303	
Aggregate amount of the same,		\$407,492 41
Total number of loans upon real estate,	344	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		41,570 06
Times for the dividends fixed by the by-laws: second Saturday in February and August; payable on same days.		
Rate and amount of each semi-annual dividend { 2 per cent., \$14,814 76 } during the year ending Oct. 31, 1902, . . { 1½ per cent., 14,796 68 }		29,611 44
Number of accounts opened during the year ending Oct. 31, 1902,	1,356	
Number of accounts closed during the year ending Oct. 31, 1902,	542	
Total number of open accounts Oct. 31, 1902,	3,263	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),		2,969 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		460,164 00
Number of same,	6,178	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		222,223 19
Number of same,	3,087	
Date of examination by commissioner: October 15.		

WATERTOWN SAVINGS BANK—WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.

JULIAN A. MEAD, *President.*

NATHAN A. FRYE, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HERBERT H. SAWYER, GEORGE S. WRIGHT,
JULIAN A. MEAD.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.; also Thursdays, 7 to 8.45 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$231,364 63	Deposits,	\$1,257,736 75
Bank stock, as per schedule, .	22,300 00	Guaranty fund, . .	31,964 41
Railroad bonds, as per schedule, .	324,288 75	Interest account, . .	22,988 17
Boston Terminal Co. bonds, . .	45,175 00	Bank liquidation account,	750 00
Real estate (for banking purposes),	30,636 58		
Real estate by foreclosure, . . .	23,247 10		
Loans on real estate,	550,782 00		
Loans on personal security, . . .	65,800 00		
Deposits in banks, on interest, .	11,354 72		
Expense account,	380 99		
Suspense account,	5,777 95		
Cash on hand,	2,331 61		
	\$1,313,439 33		\$1,313,439 33

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$936 68
Boston Safe Deposit and Trust Company, Boston,	413 21
Faneuil Hall National Bank, Boston,	6,800 00
Union Market National Bank, Watertown,	3,204 83

Watertown Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$2,000	\$2,130 00	\$2,000 00
of Boston, Mass., 6s, . . .	1,000	1,000 00	1,000 00
of Brockton, Mass., 3½s, . . .	9,800	10,118 50	10,398 09
of Cambridge, Mass., 6s, . . .	6,000	6,325 00	6,000 00
of Dayton, Ohio, 3½s, . . .	10,000	10,212 50	10,099 00
of Dubuque, Iowa, 4s, . . .	10,000	10,700 00	11,150 00
of Fall River, Mass., 4½s, . . .	5,000	5,412 50	5,000 00
of Kansas City, Mo., 4½s, . . .	10,000	11,162 50	11,000 00
of Lawrence, Mass., 4s, . . .	5,000	5,025 00	5,000 00
of Lynn, Mass., 4s, . . .	10,000	10,462 50	10,695 00
of Medford, Mass., 4s, . . .	5,000	5,516 25	5,000 00
of Minneapolis, Minn., 4½s, . . .	10,000	11,162 50	11,000 00
of Quincy, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Rockford, Ill., 4½s, . . .	3,000	3,150 00	3,000 00
of Waltham, Mass., 4s, . . .	5,000	5,500 00	5,000 00
Town of Arlington, Mass., 4s, . . .	5,000	5,281 25	5,000 00
of Belmont, Mass., 4s, . . .	18,000	19,807 50	19,000 00
of Concord, Mass., 4s, . . .	8,000	9,020 00	9,330 00
of Gt. Barrington, Mass., 4s, . . .	5,000	5,525 00	5,000 00
of Watertown, Mass., 4s, . . .	82,000	84,318 75	82,692 54
of Watertown, Mass., 4½s, . . .	5,000	5,000 00	5,000 00
of Watertown, Mass., 5s, . . .	4,000	4,150 00	4,000 00
	\$223,800	\$236,279 75	\$231,364 63

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Central National Bank, Boston,	\$2,000	\$2,500 00	\$2,000 00
70	Colonial Nat'l Bank, Boston, .	7,000	10,500 00	10,500 00
50	Continental N'l Bank, Boston,	—	250 00	—
20	Manufacturers N'l B'k, Boston,	—	40 00	—
20	Metropolitan N'l Bank, Boston,	2,000	2,140 00	2,000 00
10	Nat'l Exchange Bank, Boston, .	1,000	1,520 00	1,000 00
42	Nat'l Shawmut Bank, Boston,	4,200	9,870 00	6,800 00
		\$16,200	\$26,820 00	\$22,300 00

Watertown Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,200 00	\$2,000 00
Boston & Maine R.R. 4s,	13,000	14,772 50	14,181 25
Chic., Burlington & Quincy R.R. 3½s,	35,000	34,825 00	36,256 25
Concord & Montreal R.R. 4s,	5,000	5,400 00	5,000 00
Erie & Pittsburgh R.R. 3½s,	10,000	10,100 00	10,500 00
Fitchburg R.R. 4s,	33,000	35,140 00	34,687 50
Illinois Central R.R. 3s,	20,000	17,000 00	17,700 00
Illinois Central R.R. 3½s,	45,000	44,550 00	45,862 50
Illinois Central R.R. 4s,	10,000	11,100 00	11,200 00
Maine Central R.R. 4s,	3,000	3,127 50	3,000 00
Maine Central R.R. 4½s,	10,000	10,825 00	10,000 00
Maine Central R.R. 7s,	10,000	12,800 00	12,000 00
Minnesota & Iowa R.R. 3½s,	20,000	20,000 00	20,300 00
N. Y. & N. E. R.R. (terminal) 4s, . .	15,000	17,850 00	16,000 00
New York, New Haven & Hartford R.R. 3½s,	45,000	45,900 00	47,406 25
Old Colony R.R. 3½s,	10,000	10,200 00	10,300 00
Old Colony R.R. 4s,	10,000	10,937 50	10,750 00
Upper Coos R.R. 4½s,	6,000	6,930 00	6,000 00
Vermont & Massachusetts R.R. 5s, . .	5,000	5,000 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	6,000	6,585 00	6,145 00
	\$313,000	\$325,242 50	\$324,288 75

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . . .	\$40,000	\$46,200 00	\$45,175 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,349 89	2 per cent.	\$95,100 00	4½ per cent.	\$47,560 00	5½ per cent.
10,004 83	2½ “	448,147 00	5 “	25,775 00	6 “

Watertown Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$30,636 58
Estimated value of the same,	30,636 58
Assessed value of the same,	24,900 00
Net income received from same during year ending Oct. 31, 1902,	522 27
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	23,247 10
Assessed value of the same,	31,600 00
Number of loans which are of an amount not exceeding \$3,000 each, 141	
Aggregate amount of the same,	239,135 00
Total number of loans upon real estate,	188
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	53,585 42
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on April 15 and October 15.	
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$19,450 00 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 20,297 80 }	39,747 80
Number of accounts opened during the year ending Oct. 31, 1902,	675
Number of accounts closed during the year ending Oct. 31, 1902,	371
Total number of open accounts Oct. 31, 1902,	3,669
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,855 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	299,908 98
Number of same,	4,775
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	243,106 98
Number of same,	2,970
Date of examination by commissioner: January 9.	

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 45.

CYRUS SPAULDING, *President.*

FREDERICK W. JOHNSON, *Treasurer.*

LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CYRUS SPAULDING,

E. P. MORTON,

LYMAN R. EDDY,

JOHN W. DOBBIE.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.; also Fridays, 6.30 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$80,000 00	Deposits,	\$1,670,801 22
Bank stock, as per schedule, .	63,215 00	Guaranty fund, .	81,425 00
Railroad bonds, as per schedule,	270,000 00	Interest account, .	28,564 06
Real estate (for banking purposes),	30,000 00	Profit and loss account,	40,159 24
Loans on real estate,	986,292 92		
Loans on personal security, .	317,739 94		
Loans to counties, cities or towns (notes),	14,500 00		
Loans on depositors' books, .	1,000 00		
Deposits in banks, on interest, .	46,336 24		
Expense account,	1,194 13		
Furniture and fixtures, . . .	1,635 45		
Premium account,	1,778 54		
Cash on hand,	7,257 30		
	<u>\$1,820,949 52</u>		<u>\$1,820,949 52</u>

Cash on Deposit in Banks, amount in each:—

First National Bank, Webster,	\$29,007 14
First National Bank, Worcester,	17,329 10

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . . .	\$10,000	\$10,700 00	\$10,000 00
of Dayton, Ohio, 5s., . . .	10,000	12,100 00	10,000 00
of Haverhill, Mass., 4s, . . .	10,000	10,962 50	10,000 00
of Milwaukee, Wis., 5s, . . .	20,000	21,850 00	20,000 00
Town of Webster, Mass., 4s, . . .	30,000	33,075 00	30,000 00
	\$80,000	\$88,687 50	\$80,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston, .	\$4,000	\$4,600 00	\$4,000 00
35	Blackstone N'l Bank, Boston. .	805	210 00	805 00
20	Boylston N'l Bank, Boston, .	2,000	2,200 00	2,000 00
10	Eliot National Bank, Boston, .	1,000	1,660 00	1,000 00
66	Lincoln Nat'l Bank, Boston, .	660	330 00	660 00
10	Merchants N'l Bank, Boston, .	1,000	1,910 00	1,000 00
75	N'l B'k of Redemption, Boston,	7,500	12,750 00	7,500 00
2	National City Bank, Boston, .	-	2 00	-
43	Nat'l Webster Bank, Boston, .	4,300	5,074 00	4,300 00
25	Old Boston Nat'l B'k, Boston,	2,500	2,775 00	2,500 00
20	South End Nat'l Bank, Boston,	2,000	1,640 00	2,000 00
11	State National Bank, Boston, .	1,100	1,672 00	1,100 00
15	First National Bank, Barre, .	1,500	1,500 00	1,500 00
7½	Grafton Nat'l Bank, Grafton, .	750	750 00	750 00
6	Millbury N'l Bank, Millbury, .	600	600 00	600 00
10	First N'l Bank, Newburyport,	1,000	1,220 00	1,000 00
15	First N'l B'k, Norwich, Conn.,	1,500	1,500 00	1,500 00
3	Southbridge National Bank, Southbridge,	300	420 00	300 00
152	First National Bank, Webster,	15,200	19,000 00	15,200 00
12	City National B'k, Worcester, .	1,200	1,320 00	1,200 00
12	First Nat'l Bank, Worcester, .	1,200	2,280 00	1,200 00
30	Mechanics' N'l B'k, Worcester,	3,000	3,000 00	3,000 00
61	Quinsigamond National Bank, Worcester,	6,100	7,930 00	6,100 00
40	Worcester N'l B'k, Worcester,	4,000	7,200 00	4,000 00
		\$63,215	\$81,543 00	\$63,215 00

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$12,000	\$13,200 00	\$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,062 50	5,000 00
Boston & Maine R.R. 3½s,	10,000	10,125 00	10,000 00
Boston & Maine R.R. 4s,	20,000	22,650 00	20,000 00
Boston & Maine R.R. 4½s,	23,000	28,750 00	23,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,425 00	10,000 00
Chic., Burlington & Quincy R.R. 4s,	20,000	21,450 00	20,000 00
Concord & Montreal R.R. 4s,	15,000	16,200 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,175 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,000 00	10,000 00
Illinois Central R.R. 3½s,	30,000	29,700 00	30,000 00
Maine Central R.R. 4½s,	10,000	10,825 00	10,000 00
Newport & Richford R.R. 5s,	5,000	5,325 00	5,000 00*
New York & New England R.R. 7s,	20,000	21,250 00	20,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	32,500 00	25,000 00
Upper Coos R.R. 4s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	10,000	11,550 00	10,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,000 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	22,200 00	20,000 00
	\$270,000	\$296,737 50	\$270,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$46,336 24	3 per cent.	\$220,500 00	4½ per cent.	\$10,300 00	5½ per cent.
14,500 00	4 “	25,000 00	4¾ “	96,364 94	5½ “
25,000 00	4¼ “	927,867 92	5 “		

Amount invested in real estate for banking purposes, \$30,000 00
 Estimated value of the same, 35,000 00
 Assessed value of the same, 22,800 00
 Net income received from same during year ending Oct. 31, 1902, 966 89
 Number of loans which are of an amount not exceeding \$3,000 each, 666
 Aggregate amount of the same, 598,867 92
 Total number of loans upon real estate, 667
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 81,381 07
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable January 15 and July 15.

Webster Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$30,054 94 }	
during the year ending Oct. 31, 1902, { 2 per cent., 31,080 26 }	\$61,135 20
Number of accounts opened during the year ending Oct. 31, 1902,	504
Number of accounts closed during the year ending Oct. 31, 1902,	300
Total number of open accounts Oct. 31, 1902,	4,821
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	3,292 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	261,522 91
Number of same,	3,905
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	217,374 80
Number of same,	2,508
Date of examination by commissioner: May 5.	

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 40.

THOMAS KEMP, *President.*

AUSTIN C. YOUNG, *Treasurer.*

AUSTIN C. YOUNG, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ISAIAH C. YOUNG,

THOMAS KEMP,

TIMOTHY D. ATWOOD,

GILES W. HOLBROOK.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$98,231 25	Deposits,	\$437,366 54
Bank stock, as per schedule, .	54,043 00	Guaranty fund, . .	17,242 50
Railroad bonds, as per schedule, .	141,816 28	Profit and loss account,	6,970 34
Boston Terminal Co. bonds, . .	5,000 00		
Real estate (for banking purposes),	3,055 46		
Loans on real estate,	75,560 00		
Loans on personal security, . .	71,073 00		
Loans to counties, cities or towns (notes),	3,558 00		
Loans on depositors' books, . .	60 00		
Deposits in banks, on interest, .	8,974 44		
Cash on hand,	207 95		
	\$461,579 38		\$461,579 38

Cash on Deposit in Banks, amount in each :—

Atlas National Bank, Boston,	\$4,246 36
National Bank of Redemption, Boston,	4,728 08

Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	\$2,000	\$2,170 00	\$2,000 00
County of Aroostook, Me., 4½s,	5,000	5,487 50	5,000 00
City of Boston, Mass., 4s,	10,000	10,537 50	10,412 50
of Brockton, Mass., 4s,	3,000	3,000 00	3,085 00
of Chicago, Ill., 4s,	10,000	10,800 00	10,000 00
of Concord, N. H., 4s,	4,000	4,400 00	4,000 00
of Dayton, Ohio, 5s,	10,000	10,375 00	10,000 00
of Kansas City, Mo., 4s,	2,000	2,085 00	2,112 50
of Malden, Mass., 4s,	5,000	5,175 00	5,462 50
of Meriden, Conn., 4s,	1,000	1,037 50	1,056 25
of Milwaukee, Wis., 5s,	500	535 00	557 50
of Newton, Mass., 4s,	10,000	11,075 00	11,500 00
of Quincy, Mass., 4s,	1,000	1,071 25	1,095 00
of Rutland, Vt., 4s,	10,000	11,025 00	11,450 00
of Springfield, Ohio, 5s,	5,000	5,400 00	5,212 50
of Waltham, Mass., 4s,	4,000	4,400 00	4,000 00
Town of Millis, Mass., 4s,	5,000	5,457 50	5,287 50
of Wakefield, Mass., 4s,	6,000	6,362 33	6,000 00
	\$93,500	\$100,393 58	\$98,231 25

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlas National Bank, Boston, .	\$4,500	\$5,175 00	\$4,500 00
66	Blackstone N'l Bank, Boston, .	1,518	396 00	18 00
50	Central Nat'l Bank, Boston, .	5,000	6,250 00	5,000 00
71	Colonial National B'k, Boston, .	7,100	10,650 00	10,650 00
50	Eliot National Bank, Boston, .	5,000	8,300 00	5,000 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,740 00	2,000 00
71	Manufacturers N'l B'k, Boston, .	—	142 00	—
10	Merchants Nat'l Bank, Boston, .	1,000	1,910 00	1,000 00
8	N'l B'k of Redemption, Boston, .	800	1,360 00	800 00
50	N'l B'k of the Republic, Boston, .	5,000	8,000 00	5,000 00
40	National Suffolk Bank, Boston, .	4,000	5,320 00	5,080 00
23	National Webster B'k, Boston, .	2,300	2,714 00	2,300 00
20	South End N'l Bank, Boston, .	2,000	1,640 00	2,000 00
47	State National Bank, Boston, .	4,700	7,144 00	5,095 00
54	Suffolk National Bank, Boston, .	—	324 00	—
95	Tremont Nat'l Bank, Boston, .	4,750	475 00	200 00
54	Union Market National Bank, Watertown,	5,400	7,560 00	5,400 00
		\$55,068	\$70,100 00	\$54,043 00

Wellfleet Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$16,000	\$18,120 00	\$16,390 50
Boston & Maine R.R. 4½s,	4,000	5,000 00	4,000 00
Concord & Montreal R.R. 4s,	15,000	16,200 00	15,000 00
Fitchburg R.R. 4s,	39,000	40,750 00	39,355 00
Maine Central R.R. 4s,	10,000	10,425 00	10,262 50
Newport & Richford R.R. 5s,	5,000	5,325 00	5,000 00*
Old Colony R.R. 4s,	17,000	19,125 00	18,510 50
Portland & Rumford Falls R.R. 4s, .	6,000	6,480 00	6,100 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,775 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,000 00	2,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,950 00	10,197 78
	\$139,000	\$150,850 00	\$141,816 28

* A legal investment when made.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$5,000	\$5,775 00	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,974 44	2 per cent.	\$50,796 00	5 per cent.	\$17,505 00	6 per cent.
60,250 00	4½ “	21,700 00	5½ “		

Amount invested in real estate for banking purposes, \$3,055 46
 Estimated value of the same, 4,000 00
 Assessed value of the same, 4,000 00
 Number of loans which are of an amount not exceeding \$3,000 each, 49
 Aggregate amount of the same, 32,443 00
 Total number of loans upon real estate, 33
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 20,380 57
 Times for the dividends fixed by the by-laws: second Wednesday in Jan-
 uary and July; payable on same days.

Wellfleet Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 1½ per cent., \$6,361 77 }	\$12,749 64
during the year ending Oct. 31, 1902, . { 1½ per cent., 6,387 87 }	
Number of accounts opened during the year ending Oct. 31, 1902, .	95
Number of accounts closed during the year ending Oct. 31, 1902, .	86
Total number of open accounts Oct. 31, 1902,	1,127
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,583 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	43,864 99
Number of same,	476
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	55,546 24
Number of same,	648
Date of examination by commissioner: August 22.	

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 33.

ALDEN L. BOYNTON, *President*.

THOMAS J. HASTIE, *Treasurer*.

ALBERT P. WILSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

JOHN L. BRIGHAM,

LEWIS RICE,

CHARLES S. HENRY,

B. C. HATHAWAY,

A. L. BOYNTON,

WALTER C. METCALF.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; 7 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$88,000 00	Deposits, . . .	\$830,968 78
Bank stock, as per schedule, .	25,550 00	Guaranty fund, .	42,700 00
Loan on bank stock, . . .	80 00	Interest account, .	11,377 27
Railroad bonds, as per schedule, .	71,000 00	Profit and loss account, . . .	14,841 72
Real estate by foreclosure, .	48,618 49	Real estate, income and expense accounts, . . .	1,268 08
Loans on real estate, . . .	561,616 50	Interest on account, .	796 82
Loans on personal security, .	18,515 67		
Loans to counties, cities or towns (notes), . . .	45,000 00		
Deposits in banks, on interest, .	38,874 03		
Expense account, . . .	761 03		
Taxes and insurance paid, . .	480 09		
Cash on hand, . . .	3,456 86		
	\$901,952 67		\$901,952 67

Cash on Deposit in Banks, amount in each:—

City National Bank, Springfield,	\$9,919 67
Pynchon National Bank, Springfield,	378 49
Springfield National Bank, Springfield,	9,912 48
First National Bank, Westborough,	11,386 56
First National Bank, Worcester,	2,115 92
Citizens National Bank, Worcester,	5,160 91

Loan on Bank Stock:—

1½ shares First National Bank, Westborough,	\$80 00
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Westborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Westborough, Mass., 4s, .	\$78,000	\$83,853 75	\$78,000 00
of Westborough, Mass., 5s, .	10,000	10,900 00	10,000 00
	\$88,000	\$94,753 75	\$88,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Merchants Nat'l Bank, Boston,	\$4,200	\$8,022 00	\$4,200 00
8	N'l B'k of Commerce, Boston,	800	1,200 00	800 00
20	N'l B'k of Redemption, Boston,	2,000	3,400 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,600 00	1,000 00
6	New England N'l B'k, Boston,	600	942 00	600 00
6	State National Bank, Boston, .	600	912 00	600 00
18	Tremont Nat'l Bank, Boston, .	900	90 00	900 00
4	Grafton National B'k, Grafton,	400	400 00	400 00
50	First Nat'l Bank, Marlborough,	5,000	5,750 00	5,000 00
10	Millbury N'l Bank, Millbury, .	1,000	1,000 00	1,000 00
20	Northborough National Bank, Northborough,	2,000	2,000 00	2,000 00
44½	First N'l Bank, Westborough,	4,450	4,450 00	4,450 00
11	City National B'k, Worcester,	1,100	1,210 00	1,100 00
15	Quinsigamond National Bank, Worcester,	1,500	1,950 00	1,500 00
		\$25,550	\$32,926 00	\$25,550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$10,000	\$10,700 00	\$10,000 00
Boston & Maine R.R. 4s, .	2,000	2,020 00	2,000 00
Chic., Burlington & Quincy R.R. 7s,	17,000	17,297 50	17,000 00
Eastern R.R. 6s,	11,000	11,880 00	11,000 00
Fitchburg R.R. 4s,	10,000	10,200 00	10,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	5,000	5,600 00	5,000 00
Lake Shore & Michigan Southern R.R. 7s,	7,000	7,210 00	7,000 00

Westborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Maine Central R.R. 5s,	\$1,000	\$1,125 00	\$1,000 00
New York Central & Hudson River R.R. 7s,	1,000	1,000 00	1,000 00
New York & New England R.R. 6s,	4,000	4,180 00	4,000 00
New York & New England R.R. 7s,	3,000	3,180 00	3,000 00
	\$71,000	\$74,392 50	\$71,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,386 56	2 per cent.	\$5,000 00	3½ per cent.	\$293,167 50	5 per cent.
2,115 92	2½ “	13,000 00	4 “	18,250 00	5½ “
24,993 06	3 “	15,000 00	4½ “	239,673 16	6 “
30,000 00	3½ “	11,500 00	4½ “		

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$48,618 49
Assessed value of the same,	72,360 00
Net income received from same during year ending Oct. 31, 1902, . . .	1,055 06
Number of loans which are of an amount not exceeding \$3,000 each, 315	
Aggregate amount of the same,	400,237 17
Total number of loans upon real estate,	333
Amount of investments from which no income is received,	13,720 61
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	44,975 06
Times for the dividends fixed by the by-laws: February 1 and August 1; payable on February 2 and August 2.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,857 01 } during the year ending Oct. 31, 1902, { 2 per cent., 15,911 96 }	31,768 97
Number of accounts opened during the year ending Oct. 31, 1902, . . .	368
Number of accounts closed during the year ending Oct. 31, 1902, . . .	362
Total number of open accounts Oct. 31, 1902,	3,134
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	2,979 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	118,223 45
Number of same,	2,511
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	152,722 25
Number of same,	1,965
Date of examination by commissioner: March 13.	

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 67.

(Office vacant), *President*.

V. W. CROWSON, *Treasurer*.

V. W. CROWSON, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

LUCIUS F. THAYER,

ADONIRAM J. BRADLEY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$30,000 00	Deposits,	\$1,883,957 10
Bank stock, as per schedule, .	96,000 00	Guaranty fund, . .	91,686 85
Loans on bank stock,	3,750 00	Interest account, .	44,693 33
Railroad bonds, as per schedule,	144,000 00	Profit and loss ac-	
Loan on railroad stock,	200 00	count,	13,986 06
Loans on real estate,	1,251,901 00		
Loans on personal security, . .	465,178 13		
Loans to counties, cities or towns			
(notes),	11,500 00		
Loans on depositors' books, . .	500 00		
Deposit in bank, not on interest,	26,971 48		
Expense account,	916 64		
Cash on hand,	3,406 09		
	\$2,034,323 34		\$2,034,323 34

Cash on Deposit in Bank :—

First National Bank, Westfield, \$26,971 48

Loans on Bank Stock, amount on each :—

4 shares First National Bank, Westfield,	\$400 00
8 shares First National Bank, Westfield,	800 00
10 shares First National Bank, Westfield,	1,000 00
5 shares First National Bank, Westfield,	500 00
17 shares First National Bank, Westfield,	550 00
6 shares First National Bank, Westfield,	500 00

Loan on Railroad Stock :—

5 shares Boston & Albany R.R., \$200 00

Westfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dubuque, Iowa, 5s, . . .	\$25,000	\$27,250 00	\$25,000 00
Town of Westfield, Mass., 4s, . . .	5,000	5,000 00	5,000 00
	\$30,000	\$32,250 00	\$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
10	First National Bank, Adams, . .	\$1,000	\$1,200 00	\$1,000 00
43	Atlas National Bank, Boston, . .	4,300	4,945 00	4,300 00
96	N'l B'k of Redemption, Boston, . .	9,600	16,320 00	9,600 00
23	Suffolk National Bank, Boston, . .	—	138 00	—
250	City National Bank, Holyoke, . .	25,000	27,500 00	25,000 00
36	Hampshire Co. National Bank, Northampton,	3,600	3,672 00	3,600 00
40	Berkshire Loan and Trust Co., Pittsfield,	4,000	5,000 00	4,000 00
31	Agawam N'l B'k, Springfield, . .	3,100	2,790 00	3,100 00
50	City Nat'l Bank, Springfield, . .	5,000	7,250 00	5,000 00
5	First Nat'l Bank, Springfield, . .	500	525 00	500 00
206	First Nat'l Bank, Westfield, . .	20,600	26,780 00	20,600 00
143	Hampden N'l Bank, Westfield, . .	14,300	22,880 00	14,300 00
50	First Nat'l Bank, Worcester, . .	5,000	9,500 00	5,000 00
		\$96,000	\$128,500 00	\$96,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 4s,	\$9,000	\$9,270 00	\$9,000 00
Fitchburg R.R. 3½s,	20,000	20,250 00	20,000 00
Grafton & Upton R.R. 4s,	25,000	25,500 00	25,000 00
Illinois Central R.R. 3½s,	40,000	39,600 00	40,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	25,000	28,250 00	25,000 00
Western Pennsylvania R.R. 4s,	25,000	27,250 00	25,000 00
	\$144,000	\$150,120 00	\$144,000 00

Westfield Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	4 per cent.	\$25,000 00	4½ per cent.	\$7,000 00	5½ per cent.
25,000 00	4½ “	1,657,129 13	5 “	8,900 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 616
 Aggregate amount of the same, \$703,010 33
 Total number of loans upon real estate, 659
 Amount of investments from which no income is received, 3,100 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1902, 94,579 26
 Times for the dividends fixed by the by-laws: January 10 and July 10;
 payable on same days.
 Rate and amount of each semi-annual dividend { 2 per cent., \$34,956 77 }
 during the year ending Oct. 31, 1902, { 2 per cent., 36,050 92 } 71,007 69
 Number of accounts opened during the year ending Oct. 31, 1902, . 816
 Number of accounts closed during the year ending Oct. 31, 1902, . 514
 Total number of open accounts Oct. 31, 1902, 5,320
 Total expenses of the corporation for the year ending Oct. 31, 1902 (ex-
 clusive of taxes), 3,696 22
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1902, 337,520 40
 Number of same, 4,532
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1902, 272,373 08
 Number of same, 3,602
 Date of examination by commissioner: February 14.

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 10, 1887. Present number of corporators, 20.

JAMES H. NICKERSON, *President.*

ROLAND F. GAMMONS, 2d, *Treasurer.*

ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES A. POTTER,

FRANK E. HUNTER,

GEORGE P. BULLARD,

EDWARD P. HATCH,

PRESCOTT C. BRIDGHAM,

JAMES H. NICKERSON.

Open for business every business day except Saturdays, 8.30 A.M. to 12 M. ; 1 to 3 P.M. ;
Saturdays 8.30 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$38,000 00	Deposits,	\$1,094,959 59
Bank stock, as per schedule, .	10,994 00	Guaranty fund, .	17,700 00
Loans on bank stock, . . .	13,885 00	Interest account, .	1,914 36
Railroad bonds, as per schedule, .	187,310 00	Profit and loss account,	13,300 00
Real estate by foreclosure, .	14,576 59		
Loans on real estate, . . .	531,821 57		
Loans on personal security, .	308,671 33		
Loans on depositors' books, .	2,225 00		
Deposit in bank, on interest, .	7,649 97		
Expense account,	1,053 28		
Premium account,	9,250 00		
Tax account,	551 58		
Insurance account,	36 00		
Cash on hand,	1,849 63		
	\$1,127,873 95		\$1,127,873 95

Cash on Deposit in Bank : —

First National Bank, West Newton, \$7,649 97

Loans on Bank Stock, amount on each : —

6 shares Blue Hill National Bank, Milton,	\$535 00
10 shares First National Bank, West Newton,	800 00
3 shares Newton National Bank, Newton,	200 00
53 shares First National Bank, West Newton,	5,000 00
10 shares Freemans National Bank, Boston,	600 00
50 shares Union Market Bank, Watertown,	6,750 00*

* This loan, in excess of the legal limit, has been corrected.

West Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Danbury, Conn., 3½s, . . .	\$5,000	\$5,200 00	\$5,000 00*
of Everett, Mass., 4s, . . .	3,000	3,315 00	3,000 00
of Fort Wayne, Ind., 3½s, . . .	5,000	5,100 00	5,000 00
of Kansas City, Mo., 4½s, . . .	5,000	5,575 00	5,000 00
of Medford, Mass., 4s, . . .	4,000	4,320 00	4,000 00
of Newton, Mass., 5s, . . .	2,000	2,125 00	2,000 00
of St. Joseph, Mo., 3½s, . . .	5,000	5,075 00	5,000 00
of Waterbury, Conn., 4s, . . .	2,000	2,075 00	2,000 00
Town of Lebanon, N. H., 4s, . . .	4,000	4,160 00	4,000 00
of Littleton, N. H., 4s, . . .	3,000	3,213 00	3,000 00
	\$38,000	\$40,158 00	\$38,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Colonial Nat'l Bank, Boston, .	\$1,000	\$1,500 00	\$1,500 00
10	Blackstone Nat'l Bank, Boston,	230	60 00	130 00
20	Freemans Nat'l Bank, Boston,	2,000	2,200 00	1,860 00
10	National City Bank, Boston, .	—	10 00	—
1	Nat'l Shawmut Bank, Boston,	100	235 00	200 00
9	National Webster B'k, Boston,	900	1,062 00	954 00
3	Third National Bank, Boston, .	—	66 00	—
25	Blue Hill Nat'l Bank, Milton, .	2,500	3,500 00	2,850 00
35	First N'l Bank, West Newton,	3,500	4,200 00	3,500 00
		\$10,230	\$12,833 00	\$10,994 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Albany & Susquehanna R.R. 6s, . . .	\$11,000	\$11,770 00	\$11,000 00
Boston & Albany R.R. 4s, . . .	5,000	5,300 00	5,000 00
Boston & Lowell R.R. 4s, . . .	2,000	2,145 00	2,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,650 00	5,000 00
Boston & Providence R.R. 4s, . . .	1,000	1,075 00	1,000 00
Boston, Revere Beach & Lynn R.R. 4½s,	3,000	3,480 00	3,000 00

West Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Chic., Burlington & Quincy R.R. 3½s,	\$10,000	\$9,900 00	\$10,000 00
Chic., Burlington & Quincy R.R. 7s,	6,000	6,105 00	6,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,400 00	5,000 00
Dexter & Piscataquis R.R. 4s, . . .	8,000	8,840 00	8,000 00
Fitchburg R.R. 4s,	7,000	7,540 00	7,000 00
Fitchburg R.R. 4½s,	2,000	2,205 00	2,000 00
Fitchburg R.R. 5s,	6,000	6,190 00	6,000 00
Illinois Central R.R. 3s,	6,000	5,220 00	5,310 00
Illinois Central R.R. 3½s,	20,000	19,700 00	20,000 00
Illinois Central R.R. 4s,	15,000	16,500 00	15,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	19,000	21,280 00	19,000 00
Maine Central R.R. 4s,	3,000	3,135 00	3,000 00
Maine Central R.R. 4½s,	6,000	6,510 00	6,000 00
New York & New England R.R. 6s,	10,000	10,450 00	10,000 00
New York & New England R.R. 7s,	9,000	9,540 00	9,000 00
New York, New Haven & Hartford R.R. 4s,	5,000	5,700 00	5,000 00
Old Colony R.R. 4s,	8,000	8,885 00	8,000 00
Old Colony R.R. 4½s,	1,000	1,010 00	1,000 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,775 00	5,000 00
	\$188,000	\$200,005 00	\$187,310 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,649 97	2 per cent.	\$157,265 40	4½ per cent.	\$90,713 75	5½ per cent.
85,705 00	4 “	35,000 00	4¾ “	15,000 00	5¾ “
25,000 00	4½ “	414,965 07	5 “	32,953 68	6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise.	\$14,576 59
Assessed value of the same,	18,700 00
Number of loans which are of an amount not exceeding \$3,000 each,	242
Aggregate amount of the same,	274,965 13
Total number of loans upon real estate,	253
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	53,624 05
Times for the dividends fixed by the by-laws: January 1 and July 1; payable second Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 1¾ per cent., \$17,142 65 } during the year ending Oct. 31, 1902, . . . { 1¾ per cent., 17,313 85 }	34,456 50
Number of accounts opened during the year ending Oct. 31, 1902,	619
Number of accounts closed during the year ending Oct. 31, 1902,	404
Total number of open accounts Oct. 31, 1902,	3,658

West Newton Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	\$3,622 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	287,143 28
Number of same,	3,459
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	245,662 55
Number of same,	2,923
Date of examination by commissioner: February 6.	

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 58.

HENRY A. NASH, *President.*

CHARLES T. CRANE, *Treasurer.*

CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY A. NASH,

ANDREW J. BATES,

GEORGE H. BICKNELL,

CHARLES P. HUNT,

FRANCIS H. COWING.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 5 P.M.; Saturdays, 9 A.M. to 12 M.; also Mondays, 6.30 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$70,000 00	Deposits, . . .	\$1,243,956 37
Bank stock, as per schedule, .	18,843 00	Guaranty fund, .	58,820 00
Railroad bonds, as per schedule, .	117,050 00	Profit and loss account, . . .	46,752 24
Loan on railroad stock, . . .	5,000 00		
Real estate (for banking purposes),	8,000 00		
Real estate by foreclosure, . .	21,553 00		
Loans on real estate,	696,837 00		
Loans on personal security, . .	387,700 00		
Deposits in banks, on interest, .	22,243 81		
Furniture and fixtures,	100 00		
Cash on hand,	2,201 80		
	\$1,349,528 61		\$1,349,528 61

Cash on Deposit in Banks, amount in each:—

Winthrop National Bank, Boston,	\$6,884 31
Union National Bank, Weymouth,	15,359 50

Loan on Railroad Stock:—

45 shares Boston & Maine R.R.,	\$5,000 00
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Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s, .	\$10,000	\$11,000 00	\$10,000 00
City of Dayton, Ohio, 4s, . . .	10,000	10,100 00	10,000 00
of East Saginaw, Mich., 5s, . .	10,000	10,325 00	10,000 00
Town of Weymouth, Mass., 4s, .	40,000	43,000 00	40,000 00
	\$70,000	\$74,425 00	\$70,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Blackstone Nat'l Bank, Boston,	\$345	\$90 00	\$345 00
8	Freemans Nat'l Bank, Boston,	800	880 00	798 00
12	Merchants N'l Bank, Boston, .	1,200	2,292 00	1,200 00
50	Metropolitan N'l B'k, Boston, .	5,000	5,350 00	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,800 00	3,000 00
40	Washington Nat'l B'k, Boston,	—	200 00	—
10	First Nat'l B'k, Newburyport,	1,000	1,220 00	1,000 00
75	Union Nat'l Bank, Weymouth,	7,500	5,625 00	7,500 00
		\$18,845	\$20,457 00	\$18,843 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,800 00	\$10,000 00
Boston & Maine R.R. 4½s, . . .	1,000	1,245 00	1,000 00
Boston, Winthrop & Shore R.R. 5s,	2,000	2,100 00	2,000 00
Chic., Burlington & Quincy R.R. 3½s,	10,000	9,900 00	10,000 00
Fitchburg R.R. 4s,	20,000	22,250 00	20,000 00
Fitchburg R.R. 4½s,	2,000	2,205 00	2,000 00
Grafton & Upton R.R. 4s, . . .	10,000	10,000 00	10,000 00
Illinois Central R.R. 3s,	10,000	8,700 00	9,050 00
Illinois Central R.R. 3½s, . . .	25,000	24,625 00	25,000 00
Newport & Richford R.R. 5s, . .	3,000	3,210 00	3,000 00*
Penobscot Shore Line R.R. 4s, .	10,000	10,750 00	10,000 00
Portland & Rumford Falls R.R. 4s, .	10,000	10,800 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,000 00	5,000 00
	\$118,000	\$121,585 00	\$117,050 00

* A legal investment when made.

Weymouth Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,243 81	2 per cent.	\$20,000 00	4 $\frac{3}{4}$ per cent.	\$155,546 00	6 per cent.
30,000 00	4 “	521,816 00	5 “	1,550 00	6 $\frac{1}{2}$ “
25,000 00	4 $\frac{1}{2}$ “	131,625 00	5 $\frac{1}{2}$ “		
184,000 00	4 $\frac{1}{2}$ “	20,000 00	5 $\frac{3}{4}$ “		

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	7,500 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	21,553 00
Assessed value of the same,	22,800 00
Net income received from same during year ending Oct. 31, 1902,	177 68
Number of loans which are of an amount not exceeding \$3,000 each,	398
Aggregate amount of the same,	491,425 00
Total number of loans upon real estate,	429
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	60,208 66
Times for the dividends fixed by the by-laws: first Monday in January and July; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,864 79 } during the year ending Oct. 31, 1902, { 2 per cent., 23,650 94 }	46,515 73
Number of accounts opened during the year ending Oct. 31, 1902,	344
Number of accounts closed during the year ending Oct. 31, 1902,	212
Total number of open accounts Oct. 31, 1902,	2,980
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,850 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	154,584 28
Number of same,	2,039
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	132,388 82
Number of same,	1,850
Date of examination by commissioner: April 4.	

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 21.

G. MARSTON WHITIN, *President*.

CHARLES F. PARKIS, *Treasurer*.

ARTHUR F. WHITIN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

EDWARD WHITIN,

CYRUS F. BAKER,

B. L. M. SMITH,

L. B. CARR,

CYRUS A. TAFT,

ROBERT K. BROWN,

H. H. DUDLEY,

CHAS. V. DUDLEY.

Open for business every business day except Saturdays, 9 A.M. to 12 M. ; 1.15 to 4 P.M. ;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$25,000 00	Deposits, . . .	\$742,605 49
Bank stock, as per schedule, .	64,674 80	Guaranty fund, .	28,709 55
Loans on bank stock, . . .	20,000 00	Interest account, .	14,753 67
Railroad bonds, as per schedule, .	181,697 00	Profit and loss account, . . .	16,503 09
Loan on railroad stock, . . .	5,000 00		
Boston Terminal Co. bonds, . . .	8,000 00		
Loans on real estate, . . .	232,111 00		
Loans on personal security, . . .	246,650 00		
Loans to counties, cities or towns (notes),	5,000 00		
Deposit in bank, on interest, . .	10,018 06		
Deposit in bank, not on interest, .	3,437 69		
Expense account,	983 25		
	<u>\$802,571 80</u>		<u>\$802,571 80</u>

Cash on Deposit in Banks, amount in each :—

National Shawmut Bank, Boston,	\$10,018 06
Whitinsville National Bank, Whitinsville,	3,437 69

Whitinsville Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

100 shares Massachusetts National Bank, Boston,	\$10,000 00
59 shares Home National Bank, Holyoke,	5,000 00
50 shares Whitinsville National Bank, Whitinsville,	5,000 00

Loan on Railroad Stock:—

100 shares Boston & Albany R.R.,	\$5,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Aroostook, Me., 4½s,	\$5,000	\$5,487 00	\$5,000 00
City of Marlborough, Mass., 4s,	5,000	5,481 00	5,000 00
of New London, Conn., 5s,	10,000	11,075 00	10,000 00
of Norwich, Conn., 4s,	1,000	1,070 00	1,000 00
of Peoria, Ill., 4½s,	4,000	4,200 00	4,000 00*
	\$25,000	\$27,313 00	\$25,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	\$3,000	\$3,450 00	\$3,790 00
13	Blackstone Nat'l Bank, Boston,	299	78 00	721 00
20	Boylston Nat'l Bank, Boston,	2,000	2,200 00	2,990 00
10	Eliot National Bank, Boston,	1,000	1,660 00	1,160 00
25	Faneuil Hall N'l B'k, Boston,	2,500	3,425 00	3,470 00
16	Freemans Nat'l Bank, Boston,	1,600	1,760 00	2,450 00
30	Massachusetts N'l B'k, Boston,	3,000	3,870 00	3,760 00
42	Merchants Nat'l Bank, Boston,	4,200	8,022 00	6,050 00
20	Mt. Vernon N'l Bank, Boston,	2,000	2,040 00	2,800 00
11	N'l Bank of Commerce, Boston,	1,100	1,650 00	1,330 00
50	N'l B'k of Redemption, Boston,	5,000	8,500 00	7,280 00
28	N'l B'k of the Republic, Boston,	2,800	4,480 00	3,570 00
35	Nat'l Exchange Bank, Boston,	3,500	5,320 00	4,690 00
66	Nat'l Shawmut Bank, Boston,	6,600	15,510 00	9,900 00
10	National Union Bank, Boston,	1,000	1,700 00	1,370 00
13	Nat'l Webster Bank, Boston,	1,300	1,534 00	1,475 00
10	New England N'l B'k, Boston,	1,000	1,570 00	1,480 00
7	Suffolk National Bank, Boston,	—	42 00	8 80
15	Millbury Nat'l Bank, Millbury,	1,500	1,500 00	1,800 00
16	Northborough National Bank,			
	Northborough,	1,600	1,600 00	2,080 00
20	City National B'k, Worcester,	2,000	2,200 00	2,500 00
		\$46,999	\$72,111 00	\$64,674 80

Whitinsville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$18,000	\$19,125 00	\$18,000 00
Albany & Susquehanna R.R. 7s, .	2,000	2,185 00	2,000 00
Boston & Lowell R.R. 4s, .	7,000	7,620 00	6,922 00
Boston & Maine R.R. 4s, .	10,000	11,224 00	10,000 00
Boston & Maine R.R. 4½s, .	15,000	18,750 00	15,000 00
Boston & Providence R.R. 4s, .	4,000	4,300 00	3,990 00
Boston, Revere Beach & Lynn R.R. 4½s, .	10,000	11,500 00	10,000 00
Chic., Burlington & Quincy R.R. 3½s, .	14,000	13,930 00	13,975 00
Concord & Montreal R.R. 4s, .	15,000	16,200 00	15,000 00
Fitchburg R.R. 4s, .	34,000	35,649 00	33,830 00
Illinois Central R.R. 3½s, .	2,000	1,980 00	2,000 00
Maine Central R.R. 4½s, .	11,000	11,907 00	11,000 00
Maine Central R.R. 7s, .	2,000	2,560 00	2,000 00
Milwaukee, Lake Shore & Western R.R. 5s, .	3,000	3,690 00	3,000 00
Old Colony R.R. 4s, .	14,000	15,750 00	13,980 00
Old Colony R.R. 4½s, .	1,000	1,012 00	1,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, .	5,000	6,050 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s, .	5,000	6,500 00	5,000 00
Upper Coos R.R. 4½s, .	8,000	9,240 00	8,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,000 00	2,000 00
	\$182,000	\$201,172 00	\$181,697 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$8,000	\$9,240 00	\$8,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,018 06	2 per cent.	\$124,000 00	4½ per cent.	\$2,000 00	5½ per cent.
92,000 00	4 “	10,000 00	4¾ “	9,230 00	6 “
83,500 00	4¼ “	188,031 00	5 “		

Whitinsville Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	45	
Aggregate amount of the same,		\$58,461 00
Total number of loans upon real estate,	59	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,		33,086 92
Times for the dividends fixed by the by-laws: first Monday in May and November; payable on May 15 and November 15.		
Rate and amount of each semi-annual dividend { $1\frac{3}{4}$ per cent., \$11,818 29 } during the year ending Oct. 31, 1902, { $1\frac{3}{4}$ per cent., 12,059 38 }		23,877 67
Number of accounts opened during the year ending Oct. 31, 1902,	338	
Number of accounts closed during the year ending Oct. 31, 1902,	295	
Total number of open accounts Oct. 31, 1902,	2,171	
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),		1,748 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		133,005 44
Number of same,	2,108	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		128,104 95
Number of same,	1,328	
Date of examination by commissioner: April 3.		

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 55.

GEORGE O. JENKINS, *President.*

GEORGE D. ALDEN, *Treasurer.*

GEORGE D. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE O. JENKINS,

ELMER W. NOYES,

RANDALL W. COOK,

ALBERT C. WHITMARSH,

LEONARD B. HATCH,

WILLIAM SPELLMAN,

JOHN M. PENNIMAN.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.; also Thursdays, 6 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits, . . .	\$731,425 85
Loan on public funds, . . .	6,000 00	Guaranty fund, . .	14,168 07
Bank stock, as per schedule, .	6,500 00	Interest account, .	11,198 47
Loans on bank stock, . . .	8,250 00	Profit and loss ac-	
Railroad bonds, as per schedule,	40,000 00	count, . . .	10,017 82
Boston Terminal Co. bonds, .	30,000 00		
Real estate by foreclosure, . .	11,368 60		
Loans on real estate, . . .	413,121 63		
Loans on personal security, . .	160,701 00		
Loans to counties, cities or towns			
(notes),	60,000 00		
Deposits in banks, on interest, .	13,657 39		
Expense account,	148 28		
Furniture and fixtures, . . .	500 00		
Cash on hand,	1,563 31		
	\$766,810 21		\$766,810 21

Cash on Deposit in Banks, amount in each : —

Puritan Trust Company, Boston,	\$5,526 54
Whitman National Bank, Whitman,	8,130 85

Loan on Public Funds : —

\$6,000 United States 4s,	\$6,000 00
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Loans on Bank Stock, amount on each : —

65 shares Puritan Trust Company, Boston,	\$5,850 00
30 shares Manufacturers National Bank, Lynn,	2,400 00

Whitman Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dubuque, Iowa, 4s, . .	\$5,000	\$5,300 00	\$5,000 00
of Oshkosh, Wis., 4s, . .	10,000	10,800 00	10,000 00
	\$15,000	\$16,100 00	\$15,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Abington N'l Bank, Abington,	\$500	\$500 00	\$500 00
20	Nat'l Exchange Bank, Boston,	2,000	3,040 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,000 00	1,000 00
10	First Nat'l Bank, Rockland, .	1,000	1,080 00	1,000 00
20	Whitman N'l Bank, Whitman,	2,000	2,000 00	2,000 00
		\$6,500	\$7,620 00	\$6,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$10,000	\$11,325 00	\$10,000 00
Dexter & Newport R.R. 4s,	5,000	5,300 00	5,000 00
Fitchburg R.R. 4s,	5,000	5,287 50	5,000 00
Old Colony R.R. 4s,	5,000	5,625 00	5,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,300 00	5,000 00
Upper Coos R.R. 4s,	10,000	10,700 00	10,000 00
	\$40,000	\$43,537 50	\$40,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . .	\$30,000	\$34,650 00	\$30,000 00

Whitman Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,130 85	2 per cent.	\$44,000 00	4½ per cent.	\$4,100 00	5½ per cent.
5,526 54	3 “	70,000 00	4¾ “	18,050 00	5½ “
45,000 00	3½ “	264,959 00	5 “	144,113 63	6 “
57,850 00	4 “				

Value by books, of real estate, held or owned by foreclosure or otherwise,	\$11,368 60
Assessed value of the same,	9,525 00
Net income received from same during year ending Oct. 31, 1902, . . .	87 89
Number of loans which are of an amount not exceeding \$3,000 each, 205	
Aggregate amount of the same,	231,922 63
Total number of loans upon real estate,	230
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	34,926 82
Times for the dividends fixed by the by-laws: first Monday in April and October; payable second Monday in April and October.	
Rate and amount of each semi-annual dividend } 1¾ per cent., \$11,369 99 } during the year ending Oct. 31, 1902, . . . } 1¾ per cent., 11,761 37 }	23,131 36
Number of accounts opened during the year ending Oct. 31, 1902, . . .	478
Number of accounts closed during the year ending Oct. 31, 1902, . . .	318
Total number of open accounts Oct. 31, 1902,	2,898
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,864 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	181,391 53
Number of same,	3,275
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	145,750 93
Number of same,	2,316
Date of examination by commissioner: April 22.	

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 35.

JOHN J. WHIPPLE, *President.*

GEORGE F. TAFT, *Treasurer.*

J. LAWRENCE MARTIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN J. WHIPPLE,

CHARLES Q. TIRRELL.

GEORGE H. HOWARD.

Open for business every business day, 9 A.M. to 3 P.M.; also Saturdays, 5 to 8 P.M., for deposits only.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$362,600 00	Deposits,	\$4,100,651 34
Railroad bonds, as per schedule, .	419,500 00	Guaranty fund, . .	25,814 06
Real estate by foreclosure, . .	2,188 09	Interest account, . .	87,316 82
Loans on real estate,	2,440,090 00	Profit and loss account,	6,263 80
Loans on personal security, . .	823,277 00	Due on mortgage loans,	16,996 00
Loans to counties, cities or towns (notes),	38,500 00		
Deposits in banks, on interest, .	92,180 17		
Expense account,	8,901 99		
Furniture and fixtures,	4,487 15		
Premium account,	33,009 50		
Tax account,	3,405 76		
Suspense account,	282 24		
Cash on hand,	8,620 12		
	<hr/>		<hr/>
	\$4,237,042 02		\$4,237,042 02

Cash on Deposit in Banks, amount in each:—

Boylston National Bank, Boston,	\$36,805 49
Puritan Trust Company, Boston,	10,000 00
Plymouth County Safe Deposit and Trust Company, Brockton,	20,000 00
Pynchon National Bank, Springfield,	374 68
Springfield National Bank, Springfield,	25,000 00

Wildes Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 3s,	\$500	\$542 50	\$500 00
City of Brockton, Mass., 3½s,	103,000	104,572 50	103,000 00
of Brockton, Mass., 4s,	1,500	1,507 50	1,500 00
of Canton, Ohio, 4s,	14,600	15,035 50	14,600 00
of Chicago, Ill., 4s,	3,000	3,210 00	3,000 00
of Chicopee, Mass., 3½s,	80,000	82,570 00	80,000 00
of Dayton, Ohio, 3½s,	10,000	10,100 00	10,000 00
of Saginaw, Mich., 4s,	30,000	30,667 50	30,000 00
of Sioux City, Iowa, 4½s,	6,000	6,270 00	6,000 00*
of South Bend, Ind., 5s,	73,000	77,205 00	73,000 00
of South Bend, Ind., 6s,	11,000	11,995 00	11,000 00
of Stamford, Conn., 4s,	1,000	1,065 00	1,000 00
of St. Joseph, Mo., 3½s,	10,000	10,100 00	10,000 00
of Warren, R. I., 4s,	5,000	5,407 50	5,000 00
of Wilkes-Barre, Pa., 3½s,	5,000	5,057 50	5,000 00
of Youngstown, Ohio, 5s,	2,000	2,020 00	2,000 00
Town of Buckland, Mass., 4s,	7,000	7,075 00	7,000 00
	\$362,600	\$374,400 50	\$362,600 00

* A legal investment when made.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$2,000	\$2,130 00	\$2,000 00
Beech Creek R.R. 4s,	5,000	5,500 00	5,000 00
Boston & Maine R.R. 3½s,	25,000	25,250 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	50,000	50,000 00	50,000 00
Chic., Burlington & Quincy R.R. 4s,	55,000	57,062 50	55,000 00
Cleveland & Pittsburgh R.R. 3½s,	25,000	26,500 00	25,000 00
Dexter & Piscataquis R.R. 4s,	4,000	4,340 00	4,000 00
Fitchburg R.R. 4s,	33,000	35,582 50	33,000 00
Illinois Central R.R. 3½s,	75,000	75,000 00	75,000 00
Illinois Central R.R. 4s,	10,000	11,175 00	10,000 00
Maine Central R.R. 4s,	17,500	18,375 00	17,500 00
Maine Central R.R. 4½s,	1,000	1,085 00	1,000 00
Maine Central and European & North American R.R. 4s,	1,000	1,115 00	1,000 00
New York, New Haven & Hartford R.R. 3½s,	50,000	52,625 00	50,000 00
Penobscot Shore Line R.R. 4s,	30,000	32,550 00	30,000 00
Portland & Ogdensburg R.R. 3½s,	6,000	6,030 00	6,000 00
Portland & Rumford Falls R.R. 4s,	25,000	27,000 00	25,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,000 00	5,000 00
	\$419,500	\$436,320 00	\$419,500 00

Willey Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,805 49	2 per cent.	\$5,000 00	3 $\frac{3}{4}$ per cent.	\$1,957,653 00	5 per cent.
10,000 00	3 “	22,500 00	4 “	133,312 00	5 $\frac{1}{2}$ “
52,500 00	3 $\frac{1}{2}$ “	93,400 00	4 $\frac{1}{2}$ “	1,079,376 68	6 “
3,500 00	3 $\frac{3}{8}$ “				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$2,188 09
Assessed value of the same,	2,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 439	
Aggregate amount of the same,	903,485 00
Total number of loans upon real estate,	696
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	180,783 94
Times for the dividends fixed by the by-laws: May 15 and November 15; payable on May 25 and November 25.	
Rate and amount of each semi-annual dividend { 2 per cent., \$51,030 86 } during the year ending Oct. 31, 1902, . { 2 per cent., 60,337 09 }	111,367 95
Number of accounts opened during the year ending Oct. 31, 1902, 4,216	
Number of accounts closed during the year ending Oct. 31, 1902, 1,299	
Total number of open accounts Oct. 31, 1902,	10,259
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	25,125 56
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,882,352 19
Number of same,	20,935
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	775,535 02
Number of same,	10,974
Date of examination by commissioner: March 11.	

WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated April 6, 1892. Present number of corporators, 14.

JOHN BASCOM, *President.*CLARENCE M. SMITH, *Treasurer.*CLARENCE M. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN BASCOM,

D. J. NEYLAND.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stock, as per schedule, . . .	\$4,600 00	Deposits,	\$225,585 98
Loan on bank stock,	1,000 00	Guaranty fund,	2,473 33
Railroad bonds, as per schedule, . .	12,000 00	Interest account,	716 77
Real estate by foreclosure,	5,500 00		
Loans on real estate,	150,746 72		
Loans on personal security,	37,170 00		
Loans to counties, cities or towns (notes),	9,000 00		
Deposit in bank, on interest,	8,000 00		
Deposit in bank, not on interest, . .	454 20		
Cash on hand,	305 16		
	\$228,776 08		\$228,776 08

Cash on Deposit in Bank:—

Williamstown National Bank, Williamstown, \$8,454 20

Loan on Bank Stock:—

25 shares Williamstown National Bank, Williamstown, \$1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
17	First National Bank, Adams, . .	\$1,700	\$2,040 00	\$1,700 00
29	Williamstown National Bank, Williamstown,	2,900	3,045 00	2,900 00
		\$4,600	\$5,085 00	\$4,600 00

Williamstown Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$4,000	\$4,077 50	\$4,000 00
Fitchburg R.R. 4½s,	1,000	1,092 50	1,000 00
Norwich & Worcester R.R. 4s,	1,000	1,085 00	1,000 00
Old Colony R.R. 4½s,	1,000	1,010 00	1,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,000 00	5,000 00
	\$12,000	\$12,265 00	\$12,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,000 00	2 per cent.	\$2,000 00	5½ per cent.	\$98,546 72	6 per cent.
97,370 00	5 "				

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$5,500 00
Assessed value of the same,	5,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 125	
Aggregate amount of the same,	109,645 14
Total number of loans upon real estate, 109	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	11,189 57
Times for the dividends fixed by the by-laws: April 1 and October 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$3,618 43 } during the year ending Oct. 31, 1902, { 2 per cent., 3,953 62 }	7,572 05
Number of accounts opened during the year ending Oct. 31, 1902,	228
Number of accounts closed during the year ending Oct. 31, 1902,	90
Total number of open accounts Oct. 31, 1902,	832
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	1,861 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	70,610 76
Number of same,	1,164
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	42,040 67
Number of same,	650
Date of examination by commissioner: April 9.	

WINCHENDON SAVINGS BANK — WINCHENDON.

Incorporated March 31, 1854. Present number of corporators, 58.

WILDER P. CLARK, *President.*

C. L. BEALS, *Treasurer.*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. H. FAIRBANK,

C. L. BEALS,

GEORGE M. WHITNEY,

WILLIAM M. WHITNEY,

ORANGE WHITNEY.

Open for business every business day except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, close at 2 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$15,000 00	Deposits,	\$1,757,611 24
Bank stock, as per schedule, .	57,100 00	Guaranty fund, . . .	88,401 31
Railroad bonds, as per schedule, .	50,000 00	Interest account, . .	139,320 42
Loans on real estate,	1,169,575 96		
Loans on personal security, . . .	647,089 58		
Deposits in banks, on interest, .	19,804 76		
Deposit in bank, not on interest, .	16,666 65		
Cash on hand,	10,096 02		
	\$1,985,332 97		\$1,985,332 97

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$9,804 76
Wachusett National Bank, Fitchburg,	10,000 00
First National Bank, Winchendon,	16,666 65

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s,	\$10,000	\$10,100 00	\$10,000 00
of Indianapolis, Ind., 4s,	5,000	5,450 00	5,000 00
	\$15,000	\$15,550 00	\$15,000 00

Winchendon Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
11	First National Bank, Adams, .	\$1,100	\$1,320 00	\$1,100 00
67	Eliot National Bank, Boston, .	6,700	11,122 00	6,700 00
48	Faneuil Hall N'l Bank, Boston, .	4,800	6,576 00	4,800 00
16	First National Bank, Boston, .	1,600	2,832 00	1,600 00
100	Merchants Nat'l Bank, Boston, .	10,000	19,100 00	10,000 00
100	N'l B'k of Redemption, Boston, .	10,000	17,000 00	10,000 00
10	Fitchburg N'l B'k, Fitchburg, .	1,000	1,420 00	1,000 00
84	Rollstone N'l B'k, Fitchburg, .	8,400	11,340 00	8,400 00
42	Leominster N'l B'k, Leominster, .	4,200	5,040 00	3,200 00
195	First N'l Bank, Winchendon, .	19,500	26,715 00	10,300 00
		\$67,300	\$102,465 00	\$57,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Bennington & Rutland R.R. 4½s, .	\$25,000	\$27,125 00	\$25,000 00
Boston & Maine R.R. 4½s, . . .	10,000	12,400 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,000 00	5,000 00
Troy & Boston R.R. 7s,	10,000	14,900 00	10,000 00
		\$50,000	\$59,425 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,804 76	2 per cent.	\$25,000 00	4½ per cent.	\$75,000 00	5½ per cent.
82,978 24	4 “	84,000 00	4½ “	13,800 00	5½ “
7,500 00	4½ “	10,000 00	4½ “	38,146 26	6 “
80,000 00	4½ “	1,279,305 66	5 “	1,500 00	6½ “
129,435 38	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, 294

Aggregate amount of the same, \$326,501 71

Total number of loans upon real estate, 416

Gross amount of interest or profits received or earned, as per books,
during year ending Oct. 31, 1902, 88,409 43

Times for the dividends fixed by the by-laws: May 1 and November 1;
payable on same days.

Winchendon Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$32,524 77 }	
during the year ending Oct. 31, 1902, { 2 per cent., 33,308 28 }	\$65,833 05
Number of accounts opened during the year ending Oct. 31, 1902, . 549	
Number of accounts closed during the year ending Oct. 31, 1902, . 379	
Total number of open accounts Oct. 31, 1902, 4,212	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes), :	3,539 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	218,307 69
Number of same,	2,342
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	210,975 28
Number of same,	2,018
Date of examination by commissioner: June 19.	

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 35.

ALONZO P. WEEKS, *President.*

CHARLES E. REDFERN, *Treasurer.*

N. T. APOLLONIO, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALONZO P. WEEKS,

FRED JOY,

PRESTON POND,

DAVID N. SKILLINGS.

Open for business every business day, 3 to 5.30 P.M.; Saturdays, 3 to 8 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$28,000 00	Deposits,	\$934,795 49
Bank stock, as per schedule, .	25,760 00	Guaranty fund, .	29,306 75
Railroad bonds, as per schedule, .	78,700 00	Interest account, .	6,626 33
Boston Terminal Co. bonds, .	23,000 00	Due on mortgage	
Real estate (for banking pur-		loans,	3,000 00
poses),	16,423 55		
Real estate by foreclosure, .	15,084 75		
Loans on real estate,	403,610 00		
Loans on personal security, .	345,800 00*		
Loans to counties, cities or towns			
(notes),	22,000 00		
Deposits in banks, on interest, .	14,009 00		
Expense account,	18 00		
Cash on hand,	1,323 27		
	\$973,728 57		\$973,728 57

* The bank has been notified that this amount is in excess of the legal limit.

Cash on Deposit in Banks, amount in each : —

Eliot National Bank, Boston,	\$7,000 00
Middlesex County National Bank, Winchester,	7,009 00

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Kansas City, Mo., 4½s,	\$5,000	\$5,550 00	\$5,000 00
of Rockford, Ill., 4½s,	5,000	5,325 00	5,000 00
Town of Randolph, Mass., 4s,	1,000	1,080 00	1,000 00
of Winchester, Mass., 4s,	15,000	15,725 00	15,000 00
North Easton, Mass. (Village Dis- trict), 4s,	2,000	2,060 00	2,000 00
	\$28,000	\$29,740 00	\$28,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	\$1,000	\$1,300 00	\$1,501 25
22	Atlas National Bank, Boston,	2,200	2,530 00	2,583 00
2	Eliot National Bank, Boston,	200	332 00	280 25
25	Faneuil Hall N'l Bank, Boston,	2,500	3,425 00	3,285 00
50	Metropolitan N'l B'k, Boston,	5,000	5,350 00	5,100 00
17	N'l Bank of Commerce, Boston,	1,700	2,550 00	2,076 25
10	N'l B'k of Redemption, Boston,	1,000	1,700 00	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,600 00	1,290 00
15	Nat'l Exchange Bank, Boston,	1,500	2,280 00	1,923 75
20	National Union Bank, Boston,	2,000	3,400 00	2,876 25
8	State National Bank, Boston,	800	1,216 00	1,133 75
14	First National Bank, Woburn,	1,400	1,820 00	2,428 00
		\$20,300	\$27,503 00	\$25,760 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$16,000	\$16,350 00	\$16,000 00
Boston & Maine R.R. 4s,	5,000	5,075 00	5,000 00
Chic., Burlington & Quincy R.R. 4s,	5,000	5,312 50	5,000 00
Concord & Montreal R.R. 4s,	15,000	16,312 50	15,000 00
Fitchburg R.R. 3½s,	10,000	10,137 50	10,000 00
Fitchburg R.R. 4s,	10,000	10,575 00	10,000 00
Illinois Central R.R. 3s,	20,000	17,200 00	17,700 00
	\$81,000	\$80,962 50	\$78,700 00

Winchester Savings Bank — Concluded.

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, .	\$20,000	\$23,100 00	\$23,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	0 per cent.	\$90,000 00	4½ per cent.	\$25,000 00	5½ per cent.
14,009 00	2 “	127,500 00	4½ “	3,000 00	5½ “
3,500 00	3½ “	17,000 00	4½ “	34,810 00	6 “
69,500 00	4 “	400,100 00	5 “		

Amount invested in real estate for banking purposes,	\$16,423 55
Estimated value of the same,	16,423 55
Assessed value of the same,	13,800 00
Value, by books, of other real estate, held or owned by foreclosure or otherwise,	15,084 75
Assessed value of the same,	23,224 20
Number of loans which are of an amount not exceeding \$3,000 each, 127	
Aggregate amount of the same,	184,110 00
Total number of loans upon real estate,	170
Amount of investments from which no income is received,	9,184 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	40,826 32
Times for the dividends fixed by the by-laws: third Wednesday in April and October; payable on the following Saturdays.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$14,688 45 } during the year ending Oct. 31, 1902, { 1¼ per cent., 15,351 85 }	30,040 30
Number of accounts opened during the year ending Oct. 31, 1902,	492
Number of accounts closed during the year ending Oct. 31, 1902,	287
Total number of open accounts Oct. 31, 1902,	3,052
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	2,240 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	190,754 55
Number of same,	4,286
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	146,995 55
Number of same,	2,481
Date of examination by commissioner: March 28.	

WOBURN FIVE CENTS SAVINGS BANK — WOBURN.

Incorporated April 7, 1854. Present number of corporators, 30.

BENJAMIN HINCKLEY, *President.*

CHARLIE A. JONES, *Treasurer.*

CHARLIE A. JONES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJAMIN HINCKLEY,	JOHN WINN,
WILLIAM BEGGS,	HERBERT B. DOW,
SQUIRE B. GODDARD,	WINTHROP HAMMOND,
JOHN R. CARTER,	L. WALDO THOMPSON,
LUKE W. FOWLE.	

Open for business every business day (except during July and August), 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturdays, 6 to 8 P.M.; Saturdays during July and August, 9 A.M. to 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$55,700 00	Deposits,	\$1,762,003 01
Bank stock, as per schedule, .	116,142 00	Guaranty fund, .	62,962 99
Loan on bank stock,	2,300 00	Profit and loss account,	46,708 68
Railroad bonds, as per schedule,	259,000 00		
Boston Terminal Co. bonds, .	125,000 00		
Real estate (for banking purposes),	55,000 00		
Loans on real estate,	773,163 50		
Loans on personal security, .	347,500 00		
Loans to counties, cities or towns (notes),	107,461 41		
Loans on depositors' books, .	800 00		
Deposits in banks, on interest, .	29,254 33		
Cash on hand,	353 44		
	\$1,871,674 68		\$1,871,674 68

Cash on Deposit in Banks, amount in each :—

Mercantile Trust Company, Boston,	\$2,603 84
National Shawmut Bank, Boston,	1,866 23
Puritan Trust Company, Boston,	4,229 59
First National Bank, Woburn,	20,554 67

Loan on Bank Stock :—

30 shares National Shawmut Bank, Boston.	\$2,300 00
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Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$10,000	\$10,200 00	\$10,000 00
of Woburn, Mass., 4s, .	7,500	7,597 50	7,500 00
Town of Westfield, Mass., 4s, .	19,200	19,634 00	19,200 00
of Winchester, Mass., 4s, .	19,000	20,702 50	19,000 00
	\$55,700	\$58,134 00	\$55,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
25	Atlantic Nat'l Bank, Boston, .	\$2,500	\$3,250 00	\$2,500 00
30	Atlas National Bank, Boston, .	3,000	3,450 00	3,000 00
74	Blackstone Nat'l Bank, Boston, .	1,702	444 00	222 00
45	Eliot National Bank, Boston, .	4,500	7,470 00	4,500 00
55	Faneuil Hall Nat'l B'k, Boston, .	5,500	7,535 00	5,500 00
30	Freemans Nat'l Bank, Boston, .	3,000	3,300 00	3,000 00
77	N'l B'k of Commerce, Boston, .	7,700	11,550 00	7,700 00
170	N'l B'k of Redemption, Boston, .	17,000	28,900 00	17,000 00
46	N'l B'k of the Republic, Boston, .	4,600	7,360 00	4,600 00
115	Nat'l Shawmut Bank, Boston, .	11,500	27,025 00	18,000 00
24	National Suffolk Bank, Boston, .	2,400	3,192 00	2,400 00
46	Nat'l Webster Bank, Boston, .	4,600	5,428 00	4,600 00
115	New England N'l B'k, Boston, .	11,500	18,055 00	13,800 00
21	Old Boston N'l Bank, Boston, .	2,100	2,331 00	2,100 00
20	Second National Bank, Boston, .	2,000	3,780 00	2,000 00
67	State National Bank, Boston, .	6,700	10,184 00	6,700 00
34	Suffolk National Bank, Boston, .	-	204 00	-
30	Third National Bank, Boston, .	-	681 00	-
52	Tremont Nat'l Bank, Boston, .	2,600	260 00	520 00
144	First National Bank, Woburn, .	14,400	18,720 00	18,000 00
		\$107,302	\$163,119 00	\$116,142 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R R. 6s, .	\$5,000	\$5,325 00	\$5,000 00
Boston & Albany R.R. 4s, .	15,000	15,862 50	15,000 00
Chic., Burlington & Quincy R.R. 7s, .	20,000	20,200 00	20,000 00

Woburn Five Cents Savings Bank — Continued.*Detailed Statement of Railroad Bonds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s,	\$40,000	\$42,900 00	\$40,000 00
Fitchburg R.R. 4s,	20,000	21,000 00	20,000 00
Fitchburg R.R. 5s,	51,000	52,007 50	51,000 00
Illinois Central R.R. 3s,	35,000	29,925 00	31,000 00
Illinois Central R.R. 3½s,	30,000	29,550 00	30,000 00
Kansas City, St. Joseph & Council Bluffs R.R. 7s,	17,000	19,040 00	17,000 00
Old Colony R.R. 4½s,	1,000	1,010 00	1,000 00
Penobscot Shore Line R.R. 4s,	17,000	17,935 00	17,000 00
Portland & Rumford Falls R.R. 4s, . .	12,000	12,840 00	12,000 00
	\$263,000	\$267,595 00	\$259,000 00

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$125,000	\$144,375 00	\$125,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,420 90	2 per cent.	\$428,300 00	4 per cent.	\$399,270 15	5 per cent.
6,833 43	3 “	30,000 00	4½ “	8,900 00	5½ “
36,000 00	3½ “	22,500 00	4¼ “	61,608 50	6 “
45,000 00	3.87 “	199,546 26	4½ “	100 00	8 “

Amount invested in real estate for banking purposes,	\$55,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1902,	1,391 61
Number of loans which are of an amount not exceeding \$3,000 each, 227	
Aggregate amount of the same,	281,278 65
Total number of loans upon real estate,	298
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	76,785 22
Times for the dividends fixed by the by-laws: declared to first Saturday and payable on the third Saturday in January and July of each year.	
Rate and amount of each semi-annual dividend { 1½ per cent., \$27,408 71 }	55,586 64
during the year ending Oct. 31, 1902, . . . { 1¼ per cent., 28,177 93 }	

Woburn Five Cents Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1902,	960	
Number of accounts closed during the year ending Oct. 31, 1902,	669	
Total number of open accounts Oct. 31, 1902,	6,424	
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),		\$6,045 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,		382,497 04
Number of same,	7,586	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,		328,414 96
Number of same,	5,638	
Date of examination by commissioner: May 6.		

WORCESTER COUNTY INSTITUTION FOR SAVINGS — WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 166.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

STEPHEN SALISBURY, GEORGE E. FRANCIS,

A. GEORGE BULLOCK, EDWARD D. THAYER, Jr.,

LYMAN A. ELY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$3,133,500 00	Deposits,	\$17,335,606 36
Bank stock, as per schedule, .	549,716 00	Guaranty fund, .	865,000 00
Loans on bank stock,	30,500 00	Interest account, .	300,836 71
Railroad bonds, as per schedule, .	5,656,000 00	Premium account, .	8,659 70
Loan on railroad stock,	10,000 00		
Real estate by foreclosure, . .	25,156 36		
Loans on real estate,	6,542,071 53		
Loans on personal security, . .	1,828,200 00		
Loans to counties, cities or towns			
(notes),	390,320 00		
Loans on depositors' books, . .	1,715 00		
Deposits in banks, on interest, .	321,241 79		
Expense account,	2,740 95		
Suspense account,	4,028 61		
Notes receivable,*	8,271 56		
Cash on hand,	6,640 97		
	<u>\$18,510,102 77</u>		<u>\$18,510,102 77</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each: —

National Shawmut Bank, Boston,	\$61,985 66
Wachusett National Bank, Fitchburg,	10,000 00
Millbury National Bank, Millbury,	15,000 00
Citizens National Bank, Worcester,	25,000 00
City National Bank, Worcester,	25,000 00
First National Bank, Worcester,	25,000 00
Mechanics National Bank, Worcester,	25,000 00
Quinsigamond National Bank, Worcester,	25,000 00
Worcester National Bank, Worcester,	109,256 13

Worcester County Institution for Savings, Worcester — Continued.

Loans on Bank Stock, amount on each:—

171 shares First National Bank, Lynn,	\$15,000 00
100 shares Home National Bank, Holyoke,	8,500 00
2 shares Leicester National Bank, Leicester,	200 00
50 shares Spencer National Bank, Spencer,	5,000 00
8 shares Worcester National Bank, Worcester,	800 00
4 shares Central National Bank, Worcester,	1,000 00
1 share Leicester National Bank, Leicester,	
4 shares Mechanics National Bank, Worcester,	
1 share Quinsigamond National Bank, Worcester,	
2 shares Worcester National Bank, Worcester,	
2 shares Oxford National Bank, Oxford,	

Loan on Railroad Stock:—

100 shares New York, New Haven & Hartford R.R.,	\$10,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 2s,	\$150,000	\$164,250 00	\$150,000 00
Massachusetts 3½s,	300,000	324,850 00	300,000 00
County of Rockingham, N. H., 4s,	50,000	52,400 00	50,000 00
City of Beverly, Mass., 4s,	100,000	105,500 00	100,000 00
of Boston, Mass., 4s,	255,000	277,990 00	255,000 00
of Boston, Mass., 5s,	225,000	239,600 00	225,000 00
of Brockton, Mass., 4s,	62,500	66,000 00	62,500 00
of Columbus, Ohio, 4s,	70,000	71,500 00	70,000 00*
of Fall River, Mass., 4s,	62,500	64,150 00	62,500 00
of Fitchburg, Mass., 4s,	58,000	63,700 00	58,000 00
of Holyoke, Mass., 4s,	30,000	31,600 00	30,000 00
of Lynn, Mass., 4s,	175,000	188,500 00	175,000 00
of Manchester, N. H., 4s,	8,000	8,400 00	8,000 00
of Milwaukee, Wis., 5s,	52,500	54,600 00	52,500 00
of New Bedford, Mass., 3½s,	30,000	31,275 00	30,000 00
of New Bedford, Mass., 4s,	52,000	61,100 00	52,000 00
of New London, Conn., 7s,	25,000	26,750 00	25,000 00
of Newton, Mass., 6s,	40,000	42,500 00	40,000 00
of Norwich, Conn., 5s,	14,000	15,085 00	14,000 00
of Providence, R. I., 4s,	49,000	54,800 00	49,000 00
of Providence, R. I., 5s,	5,000	5,318 00	5,000 00
of Salem, Mass., 4s,	40,000	42,800 00	40,000 00
of Salem, Mass., 5s,	22,000	22,500 00	22,000 00
of Worcester, Mass., 4s,	1,000,000	1,042,500 00	1,000,000 00
of Worcester, Mass., 5s,	26,000	27,040 00	26,000 00
Town of Abington, Mass., 4s,	72,000	75,375 00	72,000 00
of Cranston, R. I., 4s,	25,000	27,500 00	25,000 00
of Lincoln, R. I., 4s,	30,000	31,850 00	30,000 00
of Milton, Mass., 4s,	60,000	62,250 00	60,000 00
of Spencer, Mass., 4s,	25,000	26,000 00	25,000 00
of Westborough, Mass., 5s,	20,000	21,600 00	20,000 00
	\$3,133,500	\$3,329,283 00	\$3,133,500 00

* A legal investment when made.

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
375	Atlas National Bank, Boston, .	\$37,500	\$43,125 00	\$37,500 00
92	Blackstone N'l Bank, Boston, .	2,116	552 00	2,116 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,540 00	1,400 00
120	Colonial Nat'l Bank, Boston, .	12,000	18,000 00	18,000 00
120	Continental N'l Bank, Boston, .	—	600 00	—
20	Faneuil Hall N'l Bank, Boston, .	2,000	2,740 00	2,000 00
250	First National Bank, Boston, .	25,000	44,250 00	25,000 00
107	Freemans Nat'l Bank, Boston, .	10,700	11,770 00	10,700 00
125	Merchants Nat'l Bank, Boston, .	12,500	23,875 00	12,500 00
217	N'l B'k of Commerce, Boston, .	21,700	32,550 00	21,700 00
234	N'l B'k of Redemption, Boston, .	23,400	39,780 00	23,400 00
210	N'l B'k of the Republic, Boston, .	21,000	33,600 00	21,000 00
208	National City Bank, Boston, .	—	208 00	—
83	Nat'l Exchange Bank, Boston, .	8,300	12,616 00	8,300 00
638	Nat'l Shawmut Bank, Boston, .	63,800	149,930 00	95,700 00
44	Nat'l Suffolk Bank, Boston, .	4,400	5,852 00	4,400 00
71	National Union Bank, Boston, .	7,100	12,070 00	7,100 00
200	National Webster B'k, Boston, .	20,000	23,600 00	20,000 00
199	New England N'l B'k, Boston, .	19,900	31,243 00	19,900 00
45	Old Boston Nat'l Bank, Boston, .	4,500	4,995 00	4,500 00
352	Second Nat'l Bank, Boston, .	35,200	66,528 00	35,200 00
186	State National Bank, Boston, .	18,600	28,272 00	18,600 00
56	Suffolk Nat'l Bank, Boston, .	—	336 00	—
78	Tremont Nat'l Bank, Boston, .	3,900	390 00	3,900 00
51	Fitchburg N'l B'k, Fitchburg, .	5,100	7,242 00	5,100 00
27	Leicester N'l Bank, Leicester, .	2,700	3,240 00	2,700 00
54	Millbury N'l Bank, Millbury, .	5,400	5,400 00	5,400 00
200	Third Nat'l Bank, Springfield, .	20,000	44,000 00	20,000 00
10	Blackstone N'l B'k, Uxbridge, .	1,000	850 00	1,000 00
300	Central Nat'l B'k, Worcester, .	30,000	33,000 00	30,000 00
50	Citizens Nat'l B'k, Worcester, .	5,000	7,000 00	5,000 00
150	City Nat'l Bank, Worcester, .	15,000	16,500 00	15,000 00
86	Mechanics N'l B'k, Worcester, .	8,600	8,600 00	8,600 00
240	Quinsigamond National Bank, Worcester, .	24,000	31,200 00	24,000 00
400	Worcester N'l B'k, Worcester, .	40,000	72,000 00	40,000 00
		\$511,816	\$817,454 00	\$549,716 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 3½s, . . .	\$150,000	\$159,000 00	\$150,000 00
Boston & Albany R.R. 4s, . . .	310,000	328,600 00	310,000 00
Boston, Clinton & Fitchburg R.R. 5s, . . .	125,000	137,500 00	125,000 00
Boston & Lowell R.R. 3½s, . . .	15,000	15,300 00	15,000 00

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$200,000	\$207,375 00	\$200,000 00
Boston & Lowell R.R. 4½s, . . .	30,000	30,000 00	30,000 00
Boston & Maine R.R. 3½s, . . .	30,000	30,637 00	30,000 00
Boston & Maine R.R. 4s, . . .	300,000	321,345 00	300,000 00
Boston & Maine R.R. 4½s, . . .	350,000	439,250 00	350,000 00
Boston, Revere Beach & Lynn R.R. 4½s, . . .	100,000	119,000 00	100,000 00
Chic., Burlington & Quincy R.R. 3½s, . . .	175,000	171,500 00	174,000 00
Chic., Burlington & Quincy R.R. 4s, . . .	50,000	53,500 00	50,000 00
Chicago & Northwestern R.R. 3½s, . . .	50,000	50,000 00	50,000 00
Cleveland & Pittsburgh R.R. 3½s, . . .	50,000	51,650 00	50,000 00
Cleveland & Pittsburgh R.R. 4½s, . . .	50,000	62,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	200,000	218,000 00	200,000 00
Concord & Montreal R.R. 6s, . . .	10,000	11,900 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s, . . .	100,000	115,000 00	100,000 00
Dexter & Newport R.R. 4s, . . .	50,000	53,800 00	50,000 00
Eastern R.R. 6s, . . .	366,000	397,110 00	366,000 00
Erie & Pittsburgh R.R. 3½s, . . .	50,000	51,500 00	50,000 00
Fitchburg R.R. 3½s, . . .	50,000	51,625 00	50,000 00
Fitchburg R.R. 4s, . . .	317,000	339,950 00	314,000 00
Fitchburg R.R. 4½s, . . .	92,000	102,000 00	92,000 00
Fitchburg R.R. 5s, . . .	198,000	201,580 00	198,000 00
Illinois Central R.R. 3s, . . .	60,000	50,400 00	50,400 00
Illinois Central R.R. 3½s, . . .	290,000	284,200 00	289,600 00
Illinois Central R.R. 4s, . . .	50,000	55,750 00	50,000 00
Maine Central R.R. 4s, . . .	100,000	112,000 00	90,000 00
Maine Central R.R. 7s, . . .	12,000	15,390 00	12,000 00
New London Northern R.R. 4s, . . .	20,000	20,900 00	20,000 00
New York Central & Hudson River R.R. 4s, . . .	57,000	57,570 00	57,000 00
New York Central & Hudson River R.R. 5s, . . .	15,000	15,375 00	15,000 00
New York & New England R.R. 6s, . . .	60,000	62,700 00	60,000 00
New York & New England R.R. 7s, . . .	8,000	8,620 00	8,000 00
New York, New Haven & Hartford R.R. 3½s, . . .	125,000	130,625 00	125,000 00
New York, New Haven & Hartford R.R. 4s, . . .	110,000	126,500 00	110,000 00
Old Colony R.R. 4s, . . .	615,000	655,050 00	615,000 00
Old Colony R.R. 4½s, . . .	5,000	5,100 00	5,000 00
Penobscot Shore Line R.R. 4s, . . .	50,000	54,500 00	50,000 00
Portsmouth, Great Falls & Conway R.R. 4½s, . . .	100,000	123,000 00	100,000 00
Portland & Rumford Falls R.R. 4s, . . .	100,000	110,500 00	100,000 00
St. Johnsbury & Lake Champlain R.R. 5s, . . .	140,000	189,000 00	140,000 00
Upper Coos R.R. 4½s, . . .	50,000	60,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, . . .	140,000	140,840 00	140,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	155,000	173,610 00	155,000 00
	\$5,680,000	\$6,170,752 00	\$5,656,000 00

Worcester County Institution for Savings, Worcester — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$61,985 66	2 per cent.	\$25,000 00	3 $\frac{1}{2}$ per cent.	\$123,000 00	4 $\frac{3}{4}$ per cent.
25,000 00	2 $\frac{1}{2}$ "	1,707,420 00	4 "	4,185,397 06	5 "
234,256 13	3 "	11,000 00	4 $\frac{1}{2}$ "	25,000 00	5 $\frac{1}{4}$ "
90,000 00	3 $\frac{1}{2}$ "	740,955 00	4 $\frac{1}{2}$ "	105,800 00	5 $\frac{1}{2}$ "
70,000 00	3 $\frac{3}{4}$ "	1,609,534 47	4 $\frac{3}{4}$ "	45,700 00	6 "
14,000 00	3 $\frac{3}{4}$ "	50,000 00	4 $\frac{3}{4}$ "		

Value, by books, of real estate, held or owned by foreclosure or otherwise, \$25,156 36
 Assessed value of the same, 38,400 00
 Number of loans which are of an amount not exceeding \$3,000 each, 1,478
 Aggregate amount of the same, 2,107,422 06
 Total number of loans upon real estate, 1,845
 Amount of investments from which no income is received, 8,271 56
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 785,899 30
 Times for the dividends fixed by the by-laws: January 1 and July 1;
 payable January 15 and July 15.
 Rate and amount of each semi-annual dividend { 2 per cent., \$317,440 17 }
 during the year ending Oct. 31, 1902, { 2 per cent., 324,906 24 } 642,346 41
 Number of accounts opened during the year ending Oct. 31, 1902, 4,318
 Number of accounts closed during the year ending Oct. 31, 1902, 2,699
 Total number of open accounts Oct. 31, 1902, 37,253
 Total expenses of the corporation for the year ending Oct. 31, 1902 (ex-
 clusive of taxes), 28,665 83
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1902, 2,265,808 60
 Number of same, 33,765
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1902, 2,075,525 04
 Number of same, 27,193
 Date of examination by commissioners: September 19.

642,346.
 28,665.
 07,101.

190
 642
 28,665
 07,101

117,215
 8,667
 17,535
 43,21

WORCESTER FIVE CENTS SAVINGS BANK — WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 60.

ELIJAH B. STODDARD, *President.*

J. STEWART BROWN, *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD,

HENRY M. WITTER,

STEPHEN SAWYER,

GILBERT J. RUGG.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$537,500 00	Deposits, . . .	\$8,702,715 00
Bank stock, as per schedule, .	135,434 00	Guaranty fund, .	336,000 00
Railroad bonds, as per schedule, .	2,336,256 25	Interest account, .	185,497 90
Loans on railroad stock, . . .	1,500 00		
Boston Terminal Co. bonds, . .	100,000 00		
Real estate (for banking purposes),	150,000 00		
Loans on real estate,	3,600,507 00		
Loans on personal security, . . .	2,117,133 00		
Deposits in banks, on interest, .	205,572 24		
Expense account,	8,872 45		
Premium account,	28,422 98		
Interest account,	175 00		
Cash on hand,	2,839 98		
	\$9,224,212 90		\$9,224,212 90

Cash on Deposit in Banks, amount in each:—

City National Bank, Worcester,	\$52,000 45
Mechanics National Bank, Worcester,	51,658 27
Quinsigamond National Bank, Worcester,	101,913 52*

* This deposit has since been reduced within the legal limit.

Worcester Five Cents Savings Bank — Continued.

Loans on Railroad Stock, amount on each:—

8 shares Norwich & Worcester R.R.,	\$900 00
4 shares Boston & Albany R.R.,	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Massachusetts 3½s,	\$34,000	\$36,380 00	\$34,000 00
County of Middlesex, Mass., 4s,	30,000	30,625 00	30,000 00
City of Akron, Ohio, 5s,	44,000	44,494 00	44,000 00
of Belfast, Me., 4s,	25,000	26,875 00	25,000 00
of Beverly, Mass., 4s,	7,000	7,315 00	7,000 00
of Chicago, Ill., 4s,	50,000	53,500 00	50,000 00
of Dayton, Ohio, 3½s,	41,000	41,088 00	41,000 00
of Dayton, Ohio, 4s,	25,000	25,250 00	25,000 00
of Dubuque, Iowa, 5s,	12,500	13,437 00	12,500 00
of Fitchburg, Mass., 4s,	25,000	25,000 00	25,000 00
of Holyoke, Mass., 4s,	50,000	50,250 00	50,000 00
of Indianapolis, Ind., 3½s,	36,000	36,012 00	36,000 00
of Marlborough, Mass., 4s,	18,000	18,810 00	18,000 00
of Saginaw, Mich., 4s,	5,000	5,075 00	5,000 00
of Stamford, Conn., 3½s,	25,000	25,312 00	25,000 00
of Worcester, Mass., 4s,	75,000	76,312 00	75,000 00
Town of Clinton, Mass., 3½s,	15,000	15,450 00	15,000 00
of Lincoln, R.I., 4s,	20,000	20,312 00	20,000 00
	\$537,500	\$551,497 00	\$537,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,750 00	\$5,000 00
58	Blackstone Nat'l B'k, Boston, .	1,334	348 00	1,334 00
50	Colonial Nat'l Bank, Boston, .	5,000	7,500 00	5,000 00
67	First National Bank, Boston, .	6,700	11,859 00	6,700 00
81	Fourth National Bank, Boston, .	8,100	10,530 00	8,100 00
20	Manufacturers N'l B'k, Boston, .	—	40 00	—
50	Merchants N'l Bank, Boston, .	5,000	9,550 00	5,000 00
44	N'l B'k of Commerce, Boston, .	4,400	6,600 00	4,400 00
50	N'l B'k of Redemption, Boston, .	5,000	8,500 00	5,000 00
25	National City Bank, Boston, .	—	25 00	—
144	Nat'l Shawmut Bank, Boston, .	14,400	33,840 00	14,400 00
73	Nat'l Webster Bank, Boston, .	7,300	8,614 00	7,300 00
100	State National Bank, Boston, .	10,000	15,200 00	10,000 00
25	Wachusett N'l B'k, Fitchburg, .	2,500	2,750 00	2,500 00
10	Westminster N'l B'k, Gardner, .	1,000	1,000 00	1,000 00
15	Leicester Nat'l B'k, Leicester, .	1,500	2,100 00	1,500 00

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Leominster National Bank, Leominster,	\$2,500	\$3,000 00	\$2,500 00
53	Millbury N'l Bank, Millbury,	5,300	5,300 00	5,300 00
55	Northboro' N'l B'k, Northboro',	5,500	5,500 00	5,500 00
12	Oxford Nat'l Bank, Oxford,	1,200	1,250 00	1,200 00
34	Spencer Nat'l Bank, Spencer,	3,400	4,500 00	3,400 00
70	Central Nat'l Bank, Worcester,	7,000	7,700 00	7,000 00
7	Citizens' Nat'l B'k, Worcester,	700	980 00	700 00
100	City Nat'l Bank, Worcester,	10,000	11,000 00	10,000 00
36	Mechanics N'l B'k, Worcester,	3,600	3,600 00	3,600 00
180	Quinsigamond National Bank, Worcester,	18,000	23,400 00	18,000 00
10	Worcester N'l B'k, Worcester,	1,000	1,800 00	1,000 00
		\$135,434	\$192,236 00	\$135,434 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s,	\$100,000	\$106,500 00	\$100,000 00
Bennington & Rutland R.R. 4½s,	25,000	27,375 00	25,000 00
Boston & Albany R.R. 4s,	125,000	132,187 00	125,000 00
Boston & Lowell R.R. 3½s,	50,000	50,500 00	50,000 00
Boston & Lowell R.R. 4s,	125,000	130,312 00	125,000 00
Boston & Maine R.R. 3½s,	100,000	101,000 00	100,000 00
Boston & Maine R.R. 4s,	80,000	89,812 00	80,000 00
Boston & Maine R.R. 4½s,	40,000	49,000 00	40,000 00
Boston & Providence R.R. 4s,	50,000	53,500 00	50,000 00
Boston, Revere Beach & Lynn R.R., 4½s,	35,000	39,987 00	35,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	26,000 00	25,000 00
Burlington & Missouri River R.R. 6s,	25,000	29,750 00	25,000 00
Chic., Burlington & Quincy R.R. 3½s,	100,000	98,500 00	99,256 25
Chic., Burlington & Quincy R.R. 4s,	124,000	130,090 00	124,000 00
Chic., Burlington & Quincy R.R. 7s,	18,000	18,180 00	18,000 00
Concord & Claremont R.R. 4½s,	24,000	26,280 00	24,000 00
Concord & Montreal R.R. 4s,	70,000	75,075 00	70,000 00
Dexter & Newport R.R. 4s,	22,000	23,100 00	22,000 00
Dexter & Piscataquis R.R. 4s,	10,000	10,850 00	10,000 00
Eastern R.R. 6s,	19,000	20,520 00	19,000 00
Erie & Pittsburgh R.R. 3½s,	25,000	25,000 00	25,000 00
Fitchburg R.R. 3½s,	61,000	61,610 00	61,000 00
Fitchburg R.R. 4s,	105,000	107,350 00	105,000 00
Illinois Central R.R. 3s,	50,000	42,750 00	45,000 00
Illinois Central R.R. 3½s,	125,000	123,125 00	125,000 00

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Lime Rock R.R. 4s,	\$25,000	\$25,000 00	\$25,000 00
Maine Central R.R. 4s,	75,000	77,625 00	75,000 00
Maine Central and European & North American R.R. 4s,	30,000	32,700 00	30,000 00
Manchester & Lawrence R.R. 4s,	25,000	26,750 00	25,000 00
New York Central & Hudson River R.R. 7s,	5,000	5,000 00	5,000 00
N. Y. & N. E. R.R. (terminal) 4s,	95,000	111,575 00	95,000 00
New York & New England R.R. 7s, New York, New Haven & Hartford R.R. 3½s,	13,000	13,780 00	13,000 00
Old Colony R.R. 4s,	50,000	52,000 00	50,000 00
Penobscot Shore Line R.R. 4s,	50,000	54,500 00	50,000 00
Peterboro' & Hillsboro' R.R. 4½s,	100,000	105,500 00	100,000 00
Peterboro' & Hillsboro' R.R. 4½s,	10,000	11,100 00	10,000 00
Portland & Ogdensburg R.R. 5s,	31,000	33,170 00	31,000 00
Portland & Rumford Falls R.R. 4s,	50,000	53,500 00	50,000 00
Sullivan County R.R. 4s,	25,000	27,000 00	25,000 00
Upper Coos R.R. 4s,	40,000	42,800 00	40,000 00
Upper Coos R.R. 4½s,	25,000	31,200 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	160,000	170,715 00	160,000 00
	\$2,342,000	\$2,472,268 00	\$2,336,256 25

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s,	\$100,000	\$115,500 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$205,572 24	3 per cent.	\$750,675 00	4½ per cent.	\$25,000 00	5½ per cent.
72,000 00	4 “	640,500 00	4¾ “	102,050 00	5½ “
125,000 00	4½ “	3,894,648 00	5 “	109,267 00	6 “

Amount invested in real estate for banking purposes, \$150,000 00
 Estimated value of the same, 175,000 00
 Assessed value of the same, 140,000 00
 Net income received from same during year ending Oct. 31, 1902, 3,336 90
 Number of loans which are of an amount not exceeding \$3,000 each, 878

Worcester Five Cents Savings Bank — Concluded.

Aggregate amount of the same,	\$1,432,183 00
Total number of loans upon real estate,	1,165
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1902,	397,976 17
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$156,909 28 } during the year ending Oct. 31, 1902, . . . { 2 per cent., 160,904 35 }	317,813 63
Number of accounts opened during the year ending Oct. 31, 1902,	3,865
Number of accounts closed during the year ending Oct. 31, 1902,	2,522
Total number of open accounts Oct. 31, 1902,	31,986
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	18,313 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	1,436,671 81
Number of same,	30,919
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	1,274,289 12
Number of same,	20,310
Date of examination by commissioner: October 13, 14.	

WORCESTER MECHANICS' SAVINGS BANK WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 89.

A. B. R. SPRAGUE, *President.*

FRANK W. CUTTING, *Treasurer.*

FRANK W. CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. B. R. SPRAGUE,

JOHN H. COES,

ELI J. WHITTEMORE,

THOMAS B. EATON,

FRANCIS H. DEWEY.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$259,000 00	Deposits,	\$7,951,942 97
Bank stock, as per schedule, .	328,305 74	Guaranty fund, .	292,000 00
Railroad bonds, as per schedule, .	1,078,855 00	Profit and loss account,	206,534 93
Loans on real estate,	3,945,361 47	Due on mortgage loan,	7,077 35
Loans on personal security, .	2,495,918 50		
Deposits in banks, on interest, .	315,000 00		
Premium account,	20,000 00		
Cash on hand,	15,114 54		
	\$8,457,555 25		\$8,457,555 25

Cash on Deposit in Banks, amount in each:—

National Shawmut Bank, Boston,	\$45,000 00
Citizens National Bank, Worcester,	45,000 00
City National Bank, Worcester,	45,000 00
First National Bank, Worcester,	45,000 00
Mechanics National Bank, Worcester,	45,000 00
Quinsigamond National Bank, Worcester,	45,000 00
Central National Bank, Worcester,	45,000 00

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 3½s, .	\$25,000	\$25,312 50	\$25,000 00
of Fitchburg, Mass., 4s, .	50,000	55,000 00	50,000 00
of Holyoke, Mass., 4s, .	25,000	25,125 00	25,000 00
of New London, Conn., 7s, .	20,000	21,300 00	20,000 00
of Northampton, Mass., 3½s, .	50,000	50,875 00	50,000 00
of Norwich, Conn., 5s, .	5,000	5,425 00	5,000 00
of Philadelphia, Pa., 3½s, .	25,000	26,125 00	25,000 00
of Springfield, Mass., 7s, .	4,000	4,200 00	4,000 00
Town of Clinton, Mass., 3½s, .	30,000	30,900 00	30,000 00
of Spencer, Mass., 4s, .	25,000	26,500 00	25,000 00
	\$259,000	\$270,762 50	\$259,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, .	\$3,200	\$4,160 00	\$4,537 75
186	Atlas National Bank, Boston, .	18,600	21,390 00	22,937 00
31	Blackstone N'l Bank, Boston, .	713	186 00	1,285 00
150	Boylston Nat'l Bank, Boston, .	15,000	16,500 00	18,925 62
13	Central National Bank, Boston, .	1,800	1,625 00	1,758 25
5	Continental Nat'l B'k, Boston, .	—	25 00	—
63	Faneuil Hall N'l B'k, Boston, .	6,300	8,631 00	8,868 75
146	Merchants Nat'l Bank, Boston, .	14,600	27,886 00	20,289 75
7	Mt. Vernon Nat'l B'k, Boston, .	700	714 00	966 75
200	N'l B'k of Commerce, Boston, .	20,000	30,000 00	23,700 00
197	N'l B'k of Redemption, Boston, .	19,700	33,490 00	25,270 50
109	N'l B'k of the Republic, Boston, .	10,900	17,440 00	14,277 25
176	Nat'l Suffolk Bank, Boston, .	17,600	23,408 00	22,352 00
118	National City Bank, Boston, .	—	118 00	472 00
94	National Union Bank, Boston, .	9,400	15,980 00	13,305 00
62	New England N'l B'k, Boston, .	6,200	9,734 00	8,260 25
106	Old Boston Nat'l B'k, Boston, .	10,600	11,766 00	12,713 75
50	Second National Bank, Boston, .	5,000	9,450 00	7,700 00
160	State National Bank, Boston, .	16,000	24,320 00	19,703 62
158	Suffolk Nat'l Bank, Boston, .	—	948 00	—
69	Tremont Nat'l Bank, Boston, .	3,450	345 00	1,550 00
68	Washington Nat'l B'k, Boston, .	—	340 00	—
10	First National Bank, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin N'l Bank, Franklin, .	5,100	5,967 00	5,715 00
20	Westminster N'l B'k, Gardner, .	2,000	2,100 00	2,000 00
4	Leicester Nat'l B'k, Leicester, .	400	480 00	476 00
37	Millbury Nat'l B'k, Millbury, .	3,700	3,700 00	4,000 00
20	City Nat'l Bank, Springfield, .	2,000	2,900 00	2,800 00

Worcester Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
84	Central N'l Bank, Worcester, .	\$8,400	\$9,240 00	\$9,167 50
142	Citizens Nat'l B'k, Worcester,	14,200	19,880 00	18,375 00
90	City National Bank, Worcester,	9,000	9,900 00	9,000 00
12	First Nat'l Bank, Worcester, .	1,200	2,280 00	1,656 00
248	Mechanics N'l B'k, Worcester,	24,800	24,800 00	25,000 00
123	Quinsigamond National Bank, Worcester,	12,300	15,990 00	14,570 00
48	Worcester N'l B'k, Worcester,	4,800	8,640 00	5,553 00
		\$268,163	\$365,583 00	\$328,305 74

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, .	\$50,000	\$53,250 00	\$50,000 00
Boston & Albany R.R. 4s, . .	50,000	52,875 00	50,000 00
Boston & Lowell R.R. 3½s, . .	35,000	35,393 75	35,000 00
Boston & Maine R.R. 3½s, . .	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,150 00	20,000 00
Boston & Maine R.R. 4½s, . . .	75,000	91,875 00	75,000 00
Chic., Burlington & Quincy R.R. 3½s,	150,000	147,750 00	150,000 00
Concord & Claremont R.R. 4½s, .	50,000	54,750 00	50,000 00
Fitchburg R.R. 3½s,	35,000	35,262 50	35,000 00
Fitchburg R.R. 4s,	66,000	67,915 00	66,000 00
Fitchburg R.R. 5s,	6,000	6,045 00	6,000 00
Illinois Central R.R. 3s,	30,000	25,650 00	26,855 00
Illinois Central R.R. 3½s, . . .	70,000	68,950 00	70,000 00
Maine Central R.R. 4s,	50,000	51,750 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	30,000	30,600 00	30,000 00
Northern Illinois R.R. 5s, . . .	10,000	10,850 00	10,000 00
Norwich & Worcester R.R. 4s, .	100,000	109,500 00	100,000 00
Old Colony R.R. 4s,	50,000	55,750 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	75,000	97,500 00	75,000 00
Upper Coos R.R. 4½s,	25,000	28,885 00	25,000 00
Worcester, Nashua & Roch. R.R. 4s,	100,000	109,750 00	100,000 00
	\$1,082,000	\$1,159,501 25	\$1,078,855 00

Worcester Mechanics' Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,000 00	2 per cent.	\$723,700 00	4½ per cent.	\$87,000 00	5½ per cent.
270,000 00	3 “	1,339,500 00	4½ “	81,000 00	6 “
33,000 00	3½ “	120,000 00	4½ “		
166,500 00	4 “	3,890,579 97	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 1,210
 Aggregate amount of the same, \$1,912,745 19
 Total number of loans upon real estate, 1,563
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1902, 358,454 24
 Times for the dividends fixed by the by-laws: January 15 and July 15;
 payable February 1 and August 1.
 Rate and amount of each semi-annual dividend { 2 per cent., \$143,781 43 }
 during the year ending Oct. 31, 1902, { 2 per cent., 148,125 91 } 291,907 34
 Number of accounts opened during the year ending Oct. 31, 1902, 1,879
 Number of accounts closed during the year ending Oct. 31, 1902, 1,117
 Total number of open accounts Oct. 31, 1902, 12,603
 Total expenses of the corporation for the year ending Oct. 31, 1902 (ex-
 clusive of taxes), 18,689 76
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1902, 1,201,862 00
 Number of same, 8,732
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1902, 992,506 82
 Number of same, 9,020
 Date of examination by commissioners: September 16.

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 68.

JAMES F. D. GARFIELD, *President.*

HENRY A. WILLIS, *Treasurer.*

ROBERT N. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES F. D. GARFIELD,

ROBERT LAWTON,

ELLIOT N. CHOATE,

MANSON D. HAWS,

SUMNER S. LAWRENCE.

Open for business every business day except Saturdays, 8.45 A.M. to 3 P.M.;
Saturdays, close at 12 M.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$1,063,000 00	Deposits,	\$5,338,769 34
Bank stock, as per schedule, .	61,809 00	Guaranty fund, .	206,700 00
Loans on bank stock,	3,100 00	Interest account, .	105,090 98
Railroad bonds, as per schedule,	420,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	30,633 74	count,	72,063 36
Loans on real estate,	2,656,284 52	Personal accounts, .	1,316 76
Loans on personal security, . .	1,055,473 91		
Loans to counties, cities or towns			
(notes),	234,000 00		
Deposits in banks, on interest, .	195,280 03		
Suspense account,	2 65		
Cash on hand,	4,356 59		
	\$5,723,940 44		\$5,723,940 44

Cash on Deposit in Banks, amount in each:—

First National Bank, Boston,	\$100,286 11
Rollstone National Bank, Fitchburg,	94,993 92

Loans on Bank Stock, amount on each:—

5 shares Rollstone National Bank, Fitchburg,	\$500 00
2 shares Rollstone National Bank, Fitchburg,	200 00
4 shares Rollstone National Bank, Fitchburg,	400 00
20 shares Wachusett National Bank, Fitchburg,	2,000 00

Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Coos, N. H., 4s, . .	\$22,000	\$22,391 25	\$22,000 00
City of Akron, Ohio, 5s, . .	16,000	16,080 00	16,000 00
of Allegheny, Pa., 3½s, . .	20,000	20,400 00	20,000 00
of Boston, Mass., 3½s, . .	60,000	60,975 00	60,000 00
of Boston, Mass., 4s, . .	20,000	20,250 00	20,000 00
of Cambridge, Mass., 3½s, . .	50,000	51,525 00	50,000 00
of Canton, Ohio, 5s, . .	10,000	10,025 00	10,000 00
of Cleveland, Ohio, 4s, . .	32,000	32,000 00	32,000 00*
of Cleveland, Ohio, 5s, . .	18,000	18,000 00	18,000 00*
of Dayton, Ohio, 4s, . .	45,000	45,450 00	45,000 00
of Fall River, Mass., 4s, . .	30,000	30,000 00	30,000 00
of Fall River, Mass., 5s, . .	20,000	21,800 00	20,000 00
of Fitchburg, Mass., 3½s, . .	50,000	51,062 50	50,000 00
of Fitchburg, Mass., 4s, . .	59,000	63,025 00	59,000 00
of Gloucester, Mass., 3½s, . .	26,000	26,325 00	26,000 00
of Grand Rapids, Mich., 4½s, . .	25,000	26,177 50	25,000 00
of Haverhill, Mass., 3½s, . .	35,000	35,525 00	35,000 00
of Holyoke, Mass., 4s, . .	25,000	25,687 50	25,000 00
of Indianapolis, Ind., 4s, . .	10,000	10,000 00	10,000 00
of Lawrence, Mass., 4s, . .	22,000	23,375 00	22,000 00
of Lewiston, Me., 5s, . .	10,000	11,950 00	10,000 00
of Lynn, Mass., 5s, . .	10,000	10,425 00	10,000 00
of Melrose, Mass., 4s, . .	25,000	26,906 25	25,000 00
of Meriden, Conn., 4s, . .	25,000	25,687 50	25,000 00
of Milwaukee, Wis., 3½s, . .	10,000	10,150 00	10,000 00
of Milwaukee, Wis., 5s, . .	20,000	21,718 75	20,000 00
of New Bedford, Mass., 3½s, . .	42,000	43,085 00	42,000 00
of Norwich, Conn., 7s, . .	20,000	21,900 00	20,000 00
of Pittsburgh, Pa., 4s, . .	20,000	20,500 00	20,000 00
of Portland, Me., 6s, . .	10,000	11,150 00	10,000 00
of Providence, R. I., 5s, . .	50,000	53,000 00	53,000 00
of Saginaw, Mich., 4s, . .	10,000	10,275 00	10,000 00
of Somerville, Mass., 4s, . .	20,000	20,075 00	20,000 00
of Springfield, Mass., 3½s, . .	36,000	36,320 00	36,000 00
of Springfield, Ohio, 5s, . .	30,000	32,900 00	30,000 00
of Syracuse, N. Y., 3½s, . .	30,000	30,112 50	30,000 00
of Taunton, Mass., 3½s, . .	20,000	20,800 00	20,000 00
of Terre Haute, Ind., 4½s, . .	26,000	26,350 00	26,000 00
of Woburn, Mass., 3½s, . .	20,000	20,075 00	20,000 00
Town of Danvers, Mass., 5s, . .	10,000	10,550 00	10,000 00
of Lincoln, R. I., 4s, . .	14,000	14,251 25	14,000 00
of Needham, Mass., 4s, . .	7,000	7,026 25	7,000 00
	\$1,060,000	\$1,095,281 25	\$1,063,000 00

* Legal investments when made.

Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$11,500 00	\$10,000 00
33	Blackstone Nat'l Bank, Boston, .	759	198 00	759 00
50	Merchants Nat'l Bank, Boston, .	5,000	9,550 00	5,000 00
100	N'l B'k of Commerce, Boston, .	10,000	15,000 00	10,000 00
100	National City Bank, Boston, .	—	100 00	—
33	National Webster B'k, Boston, .	3,300	3,894 00	3,300 00
25	Tremont Nat'l Bank, Boston, .	1,250	125 00	1,250 00
25	Fitchburg N'l B'k, Fitchburg, .	2,500	3 550 00	3,500 00
200	Rollstone N'l B'k, Fitchburg, .	20,000	27,000 00	28,000 00
		\$52,809	\$70,917 00	\$61,809 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$20,000	\$21,200 00	\$20,000 00
Boston & Lowell R.R. 3½s, . . .	20,000	20,250 00	20,000 00
Boston & Lowell R.R. 4s, . . .	30,000	30,975 00	30,000 00
Boston & Maine R.R. 3½s, . . .	25,000	25,312 50	25,000 00
Fitchburg R.R. 4s,	152,000	158,557 50	152,000 00
Fitchburg R.R. 5s,	83,000	85,575 00	83,000 00
Maine Central R.R. 4s,	7,000	7,297 50	7,000 00
Maine Central R.R. 4½s,	23,000	25,817 50	23,000 00
Vermont & Massachusetts R.R. 5s, .	60,000	60,000 00	60,000 00
	\$420,000	\$434,985 00	\$420,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$95,280 03	2 per cent.	\$50,000 00	3½ per cent.	\$34,150 00	4½ per cent.
100,000 00	2½ “	25,000 00	3½ “	1,380,053 31	5 “
25,000 00	3 “	907,025 00	4 “	347,190 00	5½ “
25,000 00	3½ “	25,000 00	4½ “	15,050 00	6 “
45,000 00	3½ “	440,000 00	4½ “		
39,000 00	3½ “	591,390 12	4½ “		

Worcester North Savings Institution, Fitchburg — Concluded.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$30,633 74
Assessed value of the same,	32,460 00
Number of loans which are of an amount not exceeding \$3,000 each, 647	
Aggregate amount of the same,	784,343 31
Total number of loans upon real estate,	811
Gross amount of interest or profits received or earned, as per books,	
during year ending Oct. 31, 1902,	241,478 61
Times for the dividends fixed by the by-laws: January 1 and July 1; payable on same days.	
Rate and amount of each semi-annual dividend { 2 per cent., \$98,430 26 }	199,580 00
during the year ending Oct. 31, 1902, . . . { 2 per cent., 101,149 74 }	
Number of accounts opened during the year ending Oct. 31, 1902, 1,970	
Number of accounts closed during the year ending Oct. 31, 1902, 1,371	
Total number of open accounts Oct. 31, 1902,	12,388
Total expenses of the corporation for the year ending Oct. 31, 1902 (ex- clusive of taxes),	9,757 82
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	830,898 54
Number of same,	11,083
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	756,574 92
Number of same,	8,750
Date of examination by commissioner: October 17.	

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 40.

O. B. PARKS, *President.*

J. H. ASHLEY, *Treasurer.*

HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

O. B. PARKS,

L. R. NORTON,

CHESTER H. ABBE,

O. A. GRANGER.

Open for business every business day except Saturdays, 9 A.M. to 3 P.M.; Saturdays, 9 A.M. to 12 M.; also 7 to 8.30 P.M., on the tenth day of January, April, July and October.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds, as per schedule, .	\$116,000 00	Deposits,	\$1,751,194 28
Loan on public funds,	5,000 00	Guaranty fund, . . .	79,665 89
Bank stock, as per schedule, . .	23,100 00	Interest account, . .	2,971 97
Loans on bank stock,	8,050 00	Profit and loss ac-	
Railroad bonds, as per schedule, .	398,656 25	count,	6,978 81
Loans on railroad stock,	700 00		
Boston Terminal Co. bonds, . . .	30,000 00		
Real estate by foreclosure, . . .	9,300 07		
Loans on real estate,	855,472 00		
Loans on personal security, . . .	269,620 00		
Loans to counties, cities or towns			
(notes),	22,000 00		
Loans on depositors' books, . . .	1,550 00		
Deposits in banks, on interest, . .	66,284 22		
Deposit in bank, not on interest, .	30,346 06		
Expense account,	1,408 40		
Insurance account,	45 30		
Tax account,	765 36		
Cash on hand,	2,513 29		
	\$1,840,810 95		\$1,840,810 95

Cash on Deposit in Banks, amount in each :—

Holyoke National Bank, Holyoke,	\$10,000 00
Northampton National Bank, Northampton,	21,369 71
Berkshire Loan and Trust Company, Pittsfield,	19,494 88
Agawam National Bank, Springfield,	5,000 00
Pynchon National Bank, Springfield,	3,024 46
Springfield National Bank, Springfield,	7,395 17
Hampden National Bank, Westfield,	30,346 06

Woronoco Savings Bank — Continued.

Loan on Public Funds:—

\$5,000 Town of Westfield, Mass., $3\frac{1}{2}$ s, \$5,000 00

Loans on Bank Stock, amount on each:—

3 shares First National Bank, Westfield, \$300 00
 25 shares Hampden National Bank, Westfield, 2,500 00
 3 shares Hampden National Bank, Westfield, 300 00
 12 shares First National Bank, Westfield, 1,200 00
 2 shares First National Bank, Westfield, 200 00
 5 shares Hampden National Bank, Westfield, 500 00
 25 shares First National Bank, Westfield, 2,500 00
 6 shares First National Bank, Westfield, 550 00

Loans on Railroad Stock, amount on each:—

3 shares Boston & Albany R.R., \$500 00
 2 shares New York, New Haven & Hartford R.R., 200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$1,000	\$1,105 00	\$1,000 00
Massachusetts $3\frac{1}{2}$ s,	40,000	43,500 00	40,000 00
City of Akron, Ohio, 4s,	25,000	25,562 50	25,000 00
of Dayton, Ohio, $3\frac{1}{2}$ s,	25,000	25,500 00	25,000 00
of Kansas City, Mo., $4\frac{1}{2}$ s,	15,000	16,743 75	15,000 00
of Peoria, Ill., 4s,	10,000	10,225 00	10,000 00*
	\$116,000	\$122,636 25	\$116,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Hampshire County National Bank, Northampton,	\$3,000	\$3,060 00	\$3,000 00
7	Agawam N'l B'k, Springfield,	700	630 00	700 00
13	Chicopee N'l B'k, Springfield,	1,300	1,950 00	1,300 00
40	First Nat'l Bank, Springfield,	4,000	4,200 00	4,000 00
86	First National Bank, Westfield,	8,600	11,180 00	8,600 00
55	Hampden N'l Bank, Westfield,	5,500	8,800 00	5,500 00
		\$23,100	\$29,820 00	\$23,100 00

Woronoco Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Albany & Susquehanna R.R. 6s, . . .	\$33,000	\$35,145 00	\$33,000 00
Beech Creek R.R. 4s,	15,000	16,050 00	15,000 00
Boston & Maine R.R. 3½s,	25,000	25,312 50	25,000 00
Boston, Winthrop & Shore R.R. 5s, .	14,000	14,595 00	14,000 00
Chic., Burlington & Quincy R.R. 3½s, .	40,000	39,200 00	39,906 25
Chic., Burlington & Quincy R.R. 7s, .	15,000	15,225 00	15,000 00
Cleveland & Pittsburgh R.R. 3½s, .	25,000	25,250 00	25,000 00
Fitchburg R.R. 3½s,	20,000	20,250 00	20,000 00
Fitchburg R.R. 4s,	32,000	34,615 00	32,000 00
Illinois Central R.R. 4s,	50,000	55,375 00	50,000 00
New York, New Haven & Hartford R.R. 3½s,	40,000	40,900 00	40,000 00
Old Colony R.R. 3½s,	25,000	25,500 00	25,000 00
Princeton & Northwestern R.R. 3½s, .	25,000	25,000 00	25,000 00
Rumford Falls & Rangeley Lakes R.R. 5s,	15,000	15,750 00	15,000 00
Upper Coos R.R. 4s,	25,000	26,750 00	24,750 00
	\$399,000	\$414,917 50	\$398,656 25

Boston Terminal Company Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston Terminal Company 3½s, . . .	\$30,000	\$34,650 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$68,259 76	3½ per cent.	\$30,000 00	4 per cent.	\$1,088,092 00	5 per cent.
10,000 00	3¼ " "	28,400 00	4½ " "	3,924 46	6 " "

Value, by books, of real estate, held or owned by foreclosure or otherwise, . . .	\$9,300 07
Assessed value of the same,	7,800 00
Net income received from same during year ending Oct. 31, 1902, . . .	44 33
Number of loans which are of an amount not exceeding \$3,000 each, . . . 487	
Aggregate amount of the same,	661,342 00
Total number of loans upon real estate,	471
Gross amount of interest or profits received or earned, as per books, . . .	
during year ending Oct. 31, 1902,	78,941 85

Woronoco Savings Bank — Concluded.

Times for the dividends fixed by the by-laws: January 10 and July 10;
payable on same days.

Rate and amount of each semi-annual dividend { 2 per cent., \$32,542 69 }	\$65,702 63
during the year ending Oct. 31, 1902, { 2 per cent., 33,159 94 }	
Number of accounts opened during the year ending Oct. 31, 1902,	606
Number of accounts closed during the year ending Oct. 31, 1902,	437
Total number of open accounts Oct. 31, 1902,	4,068
Total expenses of the corporation for the year ending Oct. 31, 1902 (exclusive of taxes),	4,000 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1902,	285,928 46
Number of same,	3,635
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1902,	276,971 14
Number of same,	2,929
Date of examination by commissioner: March 25.	

CONSOLIDATED BALANCE SHEET

OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Public funds,	\$69,826,629 39	Deposits,	\$586,937,084 30
Loans on public funds,	1,276,373 00	Guaranty fund,	26,075,414 78
Bank stock,	18,003,737 03	Earnings un-	
Loans on bank stock,	1,199,716 37	divided,	11,722,821 07
Railroad bonds,	93,943,176 60	Due on mort-	
Loans on railroad bonds,	1,663,300 00	gage loans,	121,798 53
Loans on railroad stock,	594,210 00	Sundry liabili-	
Boston Terminal Co. bonds,	11,244,072 50	ties,	88,456 28
Real estate (for banking purposes),	5,832,336 92		
Real estate by foreclosure,	3,792,879 32		
Loans on real estate,	255,116,780 60		
Loans on personal security,	129,344,333 29		
Loans to counties, cities or towns			
(notes),	14,670,139 49		
Loans on depositors' books,	50,115 28		
Deposits in banks, on interest,	15,573,945 39		
Deposits in banks, not on interest,	454,389 35		
Expense account,	197,885 68		
Sundry stocks, bonds and notes			
taken to secure indebtedness,	228,630 08		
Premium account,	379,402 39		
Furniture and fixtures,	63,673 62		
Sundry assets,*	177,744 95		
Cash on hand,	1,312,103 71		
	\$624,945,574 96		\$624,945,574 96

* Consisting of interest and suspense accounts, taxes and insurance paid, real estate expenses, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1902, \$26,367,176 73

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1902, 19,924,927 32

Average rate of ordinary dividends for the year ending Oct. 31, 1902, 3.71+ per cent.

Aggregate amount of extra dividends for the year ending Oct. 31, 1902, none.

Rates of Ordinary Dividends paid by One Hundred and Eighty-six Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
5,	3 per cent.	90	3½ per cent.	81	4 per cent.
1,	3¼ " "	9	3¾ " "		

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,165 33	0 per cent.	\$204,600 00	39.16 per cent.	\$2,300 00	4½ per cent.
49,698 76	1½ "	10,000 00	3.57½ "	1,524,343 75	4½ "
9,151,026 09	2 "	30,000 00	3.58 "	58,919,479 26	4½ "
60 07	2¼ "	545,745 56	3 3-5 "	13,500 00	4 3-5 "
2,078,227 67	2½ "	522,900 00	3½ "	298,000 00	4½ "
2,631,521 71	3 "	150 00	3.64 "	9,751,847 55	4¾ "
126,648 06	3 1-10 "	503 00	3.65 "	125,000 00	4¾ "
233,350 00	3½ "	25,000 00	3.66 "	150,891,091 68	5 "
235,000 00	3.15 "	650,753 34	3 7-10 "	109,400 00	5½ "
30,150 00	3 1-5 "	10,000 00	3.72 "	2,079,364 00	5½ "
3,346,650 00	3½ "	8,027,542 50	3¾ "	25,000 00	5½ "
335,847 45	3 3-10 "	249,437 23	3 4-5 "	15,521,713 69	5½ "
5,400 00	3.33 "	122,000 00	3.85 "	179,100 00	5¾ "
25,000 00	3.35 "	95,000 00	3.87 "	19,703,606 52	6 "
1,357,135 00	3¾ "	2,129,843 00	3.87½ "	52,000 00	6¼ "
260,000 00	3 2-5 "	129,000 00	3 9-10 "	186,940 00	6½ "
100,000 00	3.44 "	25,000 00	3.95 "	99,430 86	7 "
100,000 00	3.45 "	75,171,443 17	4 "	16,480 00	7 3-10 "
50,000 00	3.47 "	2,191,893 70	4½ "	750 00	7½ "
50,000 00	3.49 "	75,000 00	4 15-64 "	5,353 83	8 "
20,804,717 37	3½ "	27,972,030 67	4½ "		
71,425 60	3.55 "	60,000 00	4 3-10 "		

Number of loans which are of an amount not exceeding

\$3,000 each, 70,022

Aggregate amount of the same, \$85,396,860 56

Total number of loans upon real estate, 83,130

Number of accounts opened during the year ending Oct. 31,

1902, 227,884

Number of accounts closed during the year ending Oct. 31,

1902, 160,679

Total number of open accounts Oct. 31, 1902, 1,660,814

Total amount of expenses for the year ending Oct. 31, 1902
(exclusive of taxes), 1,374,564 27Number of deposits, not including dividends, received during
the year ending Oct. 31, 1902, 1,689,413

Aggregate amount of the same, 101,542,089 27

Number of withdrawals, including dividends, during the
year ending Oct. 31, 1902, 1,243,608

Aggregate amount of the same, 95,234,951 56

COMPARATIVE AGGREGATES.

	1901. One Hundred and Eighty-six Banks.	1902. One Hundred and Eighty-six Banks.	Increase.	Decrease.
Number of open accounts,	1,593,640	1,660,814	67,174	-
Amount due depositors,	\$560,705,752 64	\$586,937,084 30	\$26,231,331 66	-
Number of deposits (not including dividends),	1,645,159	1,639,413	144,254	-
Amount of same,	\$96,531,498 85	\$101,542,089 27	\$5,010,590 42	-
Number of withdrawals (including dividends),	1,224,413	1,243,608	19,195	-
Amount of same,	\$95,535,702 81	\$95,234,951 56	\$300,751 25	-
Number of accounts opened,	215,438	227,884	12,446	-
Number of accounts closed,	156,788	160,679	3,891	-
Profit and loss account,	\$5,452,601 99	\$6,320,552 65	\$867,950 66	-
Interest account,	4,517,931 25	4,781,415 69	263,484 44	-
Surplus account,	240,700 42	351,168 32	110,467 90	-
Premium account,	32,095 77	189,594 33	157,498 56	-
Rent account,	75,304 01	80,090 08	4,786 07	-
Due on mortgage loans,	213,940 20	121,798 53	-	92,150 67
Sundry liabilities,	92,165 45	88,456 28	-	3,709 17
Amount of guaranty fund,	24,764,318 07	26,075,414 78	1,311,096 71	-
Public funds,	69,457,699 59	69,826,629 39	368,929 80	-
Loans on public funds,	1,433,184 00	1,276,373 00	-	156,811 00
Bank stock,	20,149,249 31	18,003,737 03	-	2,145,512 28
Loans on bank stock,	1,195,503 16	1,199,716 37	4,213 21	-
Railroad bonds,	85,865,657 10	93,943,176 60	8,077,519 50	-
Loans on railroad bonds,	622,350 00	1,663,300 00	1,040,950 00	-
Loans on railroad stock,	723,220 00	594,210 00	-	129,010 00
Commonwealth of Massachusetts notes,	75,000 00	-	-	75,000 00

COMPARATIVE AGGREGATES — *Concluded.*

	1901. One Hundred and Eighty-six Banks.	1902. One Hundred and Eighty-six Banks.	Increase.	Decrease.
Boston Terminal Company bonds,	\$11,248,709 50	\$11,244,072 50	-	\$4,637 00
Real estate for banking purposes,	4,481,810 96	5,832,336 92	\$1,350,525 96	-
Real estate by foreclosure,	3,681,181 81	3,792,879 32	111,697 51	-
Assessed value of the same,	4,160,311 17	4,221,505 97	61,194 80	-
Loans on mortgage of real estate,	245,655,167 59	255,116,780 60	9,461,613 01	-
Loans on personal security,	118,443,091 86	129,344,333 29	10,901,241 43	-
Loans to counties, cities and towns,	13,294,383 43	14,670,139 49	1,375,756 06	-
Loans on depositors' books,	47,186 50	50,115 28	2,928 78	-
Expense account,	195,419 73	197,885 68	2,465 95	-
Stocks, bonds and notes taken to secure indebtedness,	221,453 13	228,630 08	7,176 95	-
Premium account,	468,839 25	379,402 39	-	89,436 86
Furniture and fixtures,	76,152 96	63,673 62	-	12,479 34
Sundry assets,	275,252 59	177,744 95	-	97,507 64
Deposits in banks, on interest,	16,426,564 72	15,573,945 39	-	852,619 33
Deposits in banks, not on interest,	565,553 24	454,389 35	-	111,163 89
Cash on hand,	1,492,188 37	1,312,103 71	-	180,084 66
Aggregate amount of earnings,	25,417,188 50	26,367,176 73	949,988 23	-
Aggregate amount of ordinary dividends,	19,313,792 99	19,924,927 32	611,134 33	-
Average rate of ordinary dividends,	3.75 per cent.	3.71 + per cent.	-	.03 + per cent.
Number of loans not exceeding \$3,000 each,	69,716	70,022	306	-
Amount of same,	\$84,314,162 56	\$85,396,860 56	\$1,082,698 00	-
Total number of loans upon real estate,	81,710	83,130	1,420	-
Total expenses (exclusive of taxes),	\$1,333,523 21	\$1,374,564 27	\$41,041 06	-

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1902, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834,	22	24,256	-	\$3,407,773 00	-	\$140 09	614,408*	\$5 58	\$10,908 00	
1835,	27	27,232	2,976	3,921,370 00	\$513,597 00	143 99	-	-	12,066 00	
1836,	28	29,786	2,554	4,374,578 00	453,208 00	146 19	-	-	14,413 00	.0033
1837,	30	32,564	2,778	4,781,426 00	400,848 00	146 51	-	-	17,504 00	
1838,	30	33,063	499	4,869,333 00	87,907 00	147 27	-	-	18,329 00	
1839,	30	36,086	3,023	5,608,159 00	738,766 00	152 86	-	-	17,204 00	
1840,	31	37,470	784	5,819,554 00	211,395 00	157 98	737,903	7 88	17,952 00	
1841,	30	41,423	3,953	6,714,182 00	894,628 00	162 08	-	-	19,248 00	
1842,	-	42,587	1,164	6,900,451 00	186,270 00	162 03	-	-	-	
1843,	31	43,217	630	6,455,547 00	35,095 00	160 40	-	-	20,777 00	
1844,	31	49,699	6,482	8,261,345 00	1,325,798 00	166 23	-	-	22,688 00	
1845,	33	58,178	8,479	9,813,288 00	1,551,943 00	168 66	-	-	27,017 00	.0029
1846,	38	62,893	4,715	10,680,933 00	867,645 00	169 82	-	-	29,307 00	
1847,	39	68,312	5,419	11,789,813 00	1,098,880 00	172 45	-	-	34,490 00	
1848,	41	69,894	1,582	11,370,448 00	189,635 00	171 26	-	-	36,405 00	
1849,	43	71,629	1,735	12,111,554 00	141,106 00	169 98	-	-	37,361 00	
1850,	45	78,823	7,194	13,660,024 00	1,548,471 00	174 57	994,514	13 73	41,681 00	
1851,	45	86,537	7,715	15,554,089 00	1,894,065 00	179 73	-	-	43,707 00	
1852,	53	97,353	10,816	18,401,308 00	2,847,219 00	189 01	-	-	49,380 00	.0025
1853,	60	117,404	20,051	23,370,102 00	4,968,794 00	199 05	-	-	59,071 00	
1854,	73	136,654	19,250	25,436,858 00	2,066,756 00	189 88	-	-	63,471 00	

* In 1839.

TABLE exhibiting Number, etc. — Concluded.

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Pre. vious Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Average to Each Account.	Population of Massachu- setts.	Deposits to Each Person of Popula- tion.	Expense of Manage- ment.	Percent- age of Expense to Total Deposits.
1855.	.	145,263	11,009	\$27,206,217 00	\$1,257,359 00	\$184 10	1,132,369	\$24 12	\$77,757 00	
1856.	.	165,484	17,221	30,373,447 00	3,077,231 00	184 15	-	-	89,309 00	
1857.	.	177,375	11,891	33,015,737 00	2,642,310 00	186 13	-	-	102,027 00	.0028
1858.	.	182,655	5,280	33,914,972 00	899,215 00	185 67	-	-	105,339 00	
1859.	.	205,409	22,754	39,424,419 00	5,509,647 00	191 93	-	-	107,951 00	
1860.	.	230,068	24,659	45,054,236 00	5,629,817 00	195 83	1,232,065	35 59	112,264 00	
1861.	.	225,058	5,010*	44,785,439 00	268,797 00*	198 99	-	-	120,886 00	.0027
1862.	.	245,900	20,842	50,403,674 00	5,618,235 00	202 50	-	-	135,783 00	.0027
1863.	.	272,219	26,319	56,833,828 00	6,480,154 00	208 92	-	-	140,713 00	
1864.	.	291,616	19,397	62,357,604 30	5,673,775 75	214 52	-	-	184,739 77	.0029
1865.	.	291,488	128*	59,936,482 52	2,621,121 78*	205 62	1,267,320	47 29	203,348 56	.0033
1866.	.	316,853	25,365	67,732,264 31	7,795,281 79	213 76	-	-	219,257 63	.0032
1867.	.	345,593	31,740	80,431,583 71	12,699,319 40	230 73	-	-	254,225 79	.0031
1868.	.	383,064	34,501	94,838,336 54	14,406,752 83	247 55	-	-	297,527 60	
1869.	.	431,769	48,765	112,119,016 64	17,280,680 10	259 67	-	-	339,271 57	.0030
1870.	.	488,797	57,028	135,745,087 54	23,626,080 90	277 71	1,457,352	93 14	375,734 09	.0027
1871.	.	501,201	72,404	163,704,077 54	27,958,980 00	291 52	-	-	429,080 69	.0025
1872.	.	630,246	69,045	184,737,313 92	21,003,236 38	293 21	-	-	469,681 80	.0025
1873.	.	666,229	35,983	202,165,343 70	17,398,029 78	303 49	-	-	547,518 83	.0026
1874.	.	702,099	35,870	217,432,120 84	15,256,777 14	309 71	-	-	644,082 68	.0029
1875.	.	720,639	18,540	237,848,963 21	20,396,842 37	330 05	1,651,632	144 00	661,503 92	.00277
1876.	.	739,289	18,650	243,340,642 75	6,491,679 54	329 15	-	-	657,858 72	.0027
1877.	.	733,757	468	244,506,614 18	1,255,971 43	330 64	-	-	671,728 23	.00275
1878.	.	674,251	65,506*	209,860,631 18	34,735,983 00*	311 25	-	-	606,550 23	.00289

1879,	.	.	.	.	.	1,304	206,373,709 53	3,451,921 65*	305 50	-	-	550,820 18	.00286
1880,	.	.	.	.	.	30,840	218,047,922 37	11,669,212 84	308 68	1,783,086	122 29	581,274 35	.00271
1881,	.	.	.	.	.	32,556	230,444,479 10	12,396,556 73	311 85	-	-	617,672 51	.00268
1882,	.	.	.	.	.	33,567	241,311,362 49	10,896,883 39	312 37	-	-	619,829 24	.00257
1883,	.	.	.	.	.	33,492	252,607,593 02	11,296,230 53	313 40	-	-	650,247 92	.00257
1884,	.	.	.	.	.	19,998	262,720,146 97	10,112,553 95	318 06	-	-	658,690 60	.00257
1885,	.	.	.	.	.	22,779	274,993,412 93	12,278,265 96	323 99	1,941,465	141 64	674,561 84	.00245
1886,	.	.	.	.	.	57,252	291,197,900 96	16,199,488 03	321 40	-	-	698,087 72	.00239
1887,	.	.	.	.	.	38,739	302,948,624 08	11,750,723 12	320 66	-	-	747,295 32	.00247
1888,	.	.	.	.	.	38,424	315,185,070 57	12,236,446 49	320 57	-	-	783,158 82	.00248
1889,	.	.	.	.	.	46,492	332,723,688 59	17,538,618 02	323 13	-	-	827,619 26	.00249
1890,	.	.	.	.	.	54,123	353,692,937 24	20,809,248 65	326 24	2,238,943	157 92	850,978 56	.00241
1891,	.	.	.	.	.	47,386	369,526,385 54	15,933,448 30	326 67	-	-	882,787 61	.00239
1892,	.	.	.	.	.	58,733	393,019,862 08	23,493,476 54	330 29	-	-	936,829 59	.00238
1893,	.	.	.	.	.	24,557	399,995,569 81	6,975,707 73	329 35	-	-	1,010,639 63	.00252
1894,	.	.	.	.	.	32,597	416,778,017 53	16,782,447 72	334 20	-	-	1,028,838 01	.00246
1895,	.	.	.	.	.	55,289	439,269,861 15	22,491,843 62	337 25	2,500,183	175 69	1,080,611 70	.00246
1896,	.	.	.	.	.	38,189	453,220,257 27	13,950,396 12	338 06	-	-	1,134,551 43	.00250
1897,	.	.	.	.	.	43,661	473,013,094 27	20,698,837 00	342 35	-	-	1,162,136 14	.00245
1898,	.	.	.	.	.	22,393	488,642,923 92	14,723,829 65	347 36	-	-	1,202,708 24	.00246
1899,	.	.	.	.	.	70,725	518,202,048 79	29,559,124 87	350 74	-	-	1,233,166 56	.00238
1900,	.	.	.	.	.	57,662	540,403,686 60	22,201,637 81	352 05	2,805,346	192 63	1,283,289 37	.00237
1901,	.	.	.	.	.	58,631	560,705,752 64	20,302,066 04	351 84	-	-	1,333,523 21	.00238
1902,	.	.	.	.	.	67,174	586,937,084 30	26,231,331 66	353 40	-	-	1,374,564 27	.00234

* Decrease.

ABSTRACT OF THE ANNUAL REPORTS

OF

TRUST COMPANIES,

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

* ADAMS TRUST COMPANY — BOSTON.

Incorporated May 22, 1902. Commenced business Oct. 21, 1902.

SAMUEL CARR, *President.*

CHARLES L. BURRILL, *Treasurer.*

ARTHUR ADAMS, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$109,715 28	Capital stock, . . .	\$1,000,000 00
Miscellaneous bonds,	238,956 11	Surplus fund, . . .	250,000 00
Loans to corporations,	455,000 00	Interest,	259 72
Time loans with collaterals,	350,000 00	Discount,	7,673 33
Demand loans with collaterals,	810,000 00	Deposits:—	
Expense account,	21,248 16	Subject to check, . . .	1,366,279 12
Cash:—		Certificates of deposit, . . .	100,000 00
In office,	33,142 95		
In banks,	706,149 67		
	\$2,724,212 17		\$2,724,212 17

Date of examination by commissioner: October 24.

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

N. W. JORDAN, *President*.E. A. COFFIN, *Treasurer*.C. H. BOWEN, *Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$100,000 00	Capital stock, . . .	\$1,000,000 00
City of Boston, Mass., bonds,	300,000 00	Surplus fund, . . .	1,000,000 00
Railroad bonds,	712,600 00	Interest,	42,136 92
Miscellaneous bonds,	629,507 98	Discount,	81,198 92
Loans on real estate,	54,300 00	Commissions,	36,137 28
Loans to corporations,	882,249 74	Earnings undivided,	200,000 00
Time loans with collaterals,	4,340,718 81	Deposits:—	
Demand loans with collaterals,	2,278,898 87	Subject to check, . . .	5,327,939 03
Notes of individuals or firms,	60,100 00	For payment of coupons, etc.,	4,119,217 70
Expense account,	29,045 46	Certificates of deposit,	252,421 66
Overdrafts,	380 20	Certified checks,	43,051 87
Cash:—		Treasurer's checks,	190,769 23
In office,	33,788 51	Sinking funds, railroads,	633,755 09
In banks,	3,553,497 85	Sinking funds, corporations,	48,459 72
	\$12,975,087 42		\$12,975,087 42

Date of examination by commissioners: October 27, 28.

BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

T. JEFFERSON COOLIDGE, Jr., *President.*

T. K. CUMMINS, Jr., *Treasurer.*

T. K. CUMMINS, Jr., *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$200,000 00	Capital stock, . . .	\$500,000 00
Railroad bonds,	139,300 00	Surplus fund, . . .	250,000 00
Miscellaneous bonds,	350,000 00	Interest,	72,081 76
Miscellaneous stocks,	97,660 00	Rents, safe deposit vaults,	5,293 25
Real estate owned,	250,000 00	Earnings undivided,	45,276 85
Loans to corporations,	802,513 09	Deposits:—	
Time loans with collaterals,	1,755,075 00	Subject to check,	4,244,169 38
Demand loans with collaterals,	488,690 00	For payment of coupons, etc.,	5,595 00
Notes of individuals or firms,	350,000 00	Certified checks,	2,217 50
Expense account,	25,692 59	Treasurer's checks,	17,297 50
Cash:—		Sinking funds, corporations,	17,595 93
In office,	73,283 90		
In banks,	627,312 59		
	\$5,159,527 17		\$5,159,527 17

Date of examination by commissioner: June 4, 5.

BEACON TRUST COMPANY—BOSTON.

Incorporated June 4, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.*H. M. TAYLOR, *Acting Treasurer.*GEORGE H. POOR, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$100,000 00	Capital stock, . . .	\$300,000 00
Other municipal bonds,	300 00	Surplus fund, . . .	100,000 00
Bank stocks,	37,999 91	Discount,	33,578 28
Miscellaneous stocks,	52,353 53	Commissions,	2,957 89
Loans on real estate,	305,794 90	Profit and loss, . . .	19,025 43
Loans to corporations,	190,888 05	Deposits:—	
Time loans with collaterals,	967,725 40	Subject to check, . .	1,707,599 12
Demand loans with collaterals,	336,371 65	For payment of coupons, etc.,	10,185 33
Notes of individuals or firms,	31,676 91	Certificates of deposit,	202,148 27
Expense account,	7,095 36	Certified checks, . . .	14,346 43
Taxes paid,	120 00	Treasurer's checks, . .	27,710 92
Interest paid,	9,063 92	Dividends unpaid, . .	212 50
Furniture and fixtures,	15,484 95		
Overdrafts,	1,250 50		
Exchange,	442 63		
Cash:—			
In office,	53,962 83		
In banks,	307,233 63		
	\$2,417,764 17		\$2,417,764 17

Date of examination by commissioners: October 8, 9.

BERKSHIRE LOAN AND TRUST COMPANY — PITTSFIELD.

Incorporated May 27, 1895. Commenced business July 11, 1895.

C. W. KELLOGG, *President.*

C. W. SEAGER, *Treasurer.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$15,000 00	Capital stock,	\$100,000 00
Railroad bonds,	19,300 00	Surplus fund,	25,000 00
Miscellaneous bonds,	76,265 00	Earnings undivided,	9,717 17
Miscellaneous stocks,	5,625 00	Profit and loss,	12,992 76
Loans on real estate,	23,407 00	Deposits :—	
Loans to corporations,	86,247 76	Subject to check,	502,892 17
Time loans with collaterals,	173,964 41	Certificates of deposit,	50,735 27
Demand loans with collaterals,	89,481 38	Certified checks,	1,519 00
Notes of individuals or firms,	128,579 88	Treasurer's checks,	97 75
Expense account,	3,494 69	Reserve for taxes,	1,000 00
Interest paid,	4,394 36	Due to banks,	29,776 66
Furniture and fixtures,	5,000 00		
Safe deposit vaults,	15,000 00		
Overdrafts,	5 47		
Due from banks,	17,946 11		
Cash :—			
In office,	21,466 42		
In banks,	48,553 30		
	\$733,730 78		\$733,730 78

Trust Department.

Commonwealth of Massachusetts bonds,	\$1,000 00	On trust accounts,	\$62,886 75
Miscellaneous stocks,	7,590 00	Income,	123 53
Railroad stocks,	23,000 00		
Loans on real estate,	24,830 00		
Cash on hand,	11 89		
Deposits in savings banks,	5,378 39		
Real estate,	1,200 00		
	\$63,010 28		\$63,010 28

Date of examination by commissioner : September 30 and October 1.

**B. M. C. DURFEE SAFE DEPOSIT AND TRUST COM-
PANY—FALL RIVER.**

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
United States bonds,	\$500 00	Capital stock,	\$400,000 00
Commonwealth of Massachusetts bonds,	100,000 00	Earnings undivided,	19,701 33
Loans to counties, cities and towns (notes),	4,000 00	Profit and loss,	149,984 27
Railroad bonds,	45,550 00	Deposits:—	
Miscellaneous bonds,	155,000 00	Subject to check,	1,860,562 64
Loans on real estate,	316,800 00	For payment of coupons, etc.,	18,772 50
Loans to corporations,	1,101,408 62		
Time loans with collaterals, . .	111,730 00		
Demand loans with collaterals, .	21,013 26		
Notes of individuals or firms, .	287,326 06		
Cash:—			
In office,	30,355 17		
In banks,	275,337 63		
	\$2,449,020 74		\$2,449,020 74

Trust Department.

United States bonds,	\$13,715 00	On trust accounts,	\$52,000 00
Loans on real estate,	36,500 00	Income,	22 50
Cash on hand,	1,807 50		
	\$52,022 50		\$52,022 50

Date of examination by commissioner: June 26.

BOSTON SAFE DEPOSIT AND TRUST COMPANY — BOSTON.

Incorporated April 13, 1867.

WILLIAM E. PUTNAM, *President.*

GEORGE E. GOODSPEED, *Treasurer.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$650,000 00	Capital stock,	\$1,000,000 00
City of Boston, Mass., bonds,	100,000 00	Surplus fund,	1,500,000 00
Other city bonds,	140,000 00	Profit and loss,	188,630 58
Railroad bonds,	625,000 00	Income,	178,760 82
Loans on real estate,	1,023,162 00	Deposits:—	
Time loans,	6,081,208 03	Subject to check,	10,089,817 38
Demand loans,	3,190,315 37	For payment of coupons, etc.,	127,700 76
Expense account,	30,131 84	Certificates of deposit,	52,152 31
Cash:—		Special trusts,	831,623 29
In office,	611,071 59	Certified checks,	66,624 81
In banks,	1,599,421 12	Taxes,	15,000 00
	\$14,050,309 95		\$14,050,309 95

Trust Department.

United States bonds,	\$32,102 18	On trust accounts,	\$7,899,413 23
Bank stock,	82,787 75	Income,	12,507 25
Railroad bonds,	334,368 00	As executors, administrators, etc.,	129,718 00
Railroad stocks,	1,074,922 92		
Loans on real estate,	3,338,635 26		
Manufacturing stocks,	568,718 79		
Notes of individuals,	16,864 32		
Notes with collaterals or sureties,	24,500 00		
Cash on hand,	82,756 17		
Real estate, etc.,	1,882,238 03		
Massachusetts Hospital Life Insurance Company in trust,	5,000 00		
Deposits in savings banks,	11,625 35		
Sundry stocks and bonds,	475,653 10		
Miscellaneous securities,	111,466 61		
	\$8,041,638 48		\$8,041,638 48

Date of examination by commissioners: November 19, 20, 21.

CAMBRIDGE TRUST COMPANY—CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

NATHANIEL C. NASH, *President*. LOUIS W. CUTTING, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds and notes, . . .	\$75,000 00	Capital stock, . . .	\$100,000 00
Other municipal bonds, . . .	3,000 00	Interest and discount, . . .	16,772 03
Railroad bonds, . . .	91,791 70	Earnings undivided, . . .	58,806 86
Miscellaneous bonds, . . .	19,962 50	Deposits:—	
Loans on real estate, . . .	31,425 00	Subject to check, . . .	1,077,953 05
Loans to corporations, . . .	102,769 11	Certified checks, . . .	1,325 00
Time loans with collaterals, . . .	357,325 00		
Demand loans with collaterals, . . .	299,608 17		
Notes of individuals or firms, . . .	57,968 26		
Expense account, . . .	3,555 15		
Taxes paid, . . .	1,378 46		
Safe deposit vaults and fixtures, . . .	21,500 00		
Overdrafts, . . .	10 64		
Cash:—			
In office, . . .	40,363 15		
In banks, . . .	149,199 80		
	\$1,254,856 94		\$1,254,856 94

Date of examination by commissioner: August 20, 21.

CITY TRUST COMPANY — BOSTON.

Incorporated Feb. 14, 1900. Commenced business Feb. 10, 1902.

PHILIP STOCKTON, *President*.GEORGE W. GRANT, *Treasurer*.GEORGE S. MUMFORD, *Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$317,625 00	Capital stock, . . .	\$1,000,000 00
Railroad bonds,	710,510 00	Surplus fund, . . .	1,000,000 00
Miscellaneous bonds,	517,300 00	Interest,	2,500 00
Miscellaneous stocks,	25,000 00	Discount,	17,702 91
Time loans with collaterals,	2,093,850 00	Profit and loss, . . .	59,533 24
Demand loans with collaterals,	1,159,600 00	Deposits:—	
Notes of individuals or firms,	1,435,735 67	Subject to check, . . .	5,372,589 10
Overdrafts,	1,129 07	Certificates of deposit, . . .	340,860 00
Cash:—		Certified checks, . . .	1,156 25
In office,	289,492 63		
In banks,	1,244,099 13		
	\$7,794,341 50		\$7,794,341 50

Date of examination by commissioner: November 24, 25.

COLUMBIA TRUST COMPANY — EAST BOSTON.

Incorporated June 14, 1892. Commenced business March 25, 1895.

FRANK C. WOOD, *President.*

ALFRED E. WELLINGTON, *Treasurer.*

WILLIAM J. RAUSCH, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
City of Boston, Mass., bonds, .	\$10,000 00	Capital stock, . .	\$100,000 00
Loans on real estate, . . .	72,350 00	Surplus fund, . .	24,000 00
Real estate owned, . . .	1,000 00	Interest, . . .	72 07
Time loans with collaterals, .	33,450 00	Deposits:—	
Demand loans with collaterals,	19,100 00	Subject to check, .	296,714 86
Notes of individuals or firms, .	226,642 44	Certificates of deposit,	21,430 00
Furniture and fixtures, . .	3,400 00	Certified checks, .	224 14
Safe deposit vaults, . . .	7,400 00	Dividends unpaid, .	2,000 00
Cash:—			
In office,	28,817 78		
In banks,	42,280 85		
	\$444,441 07		\$444,441 07

Date of examination by commissioners: June 11, 12.

FEDERAL TRUST COMPANY—BOSTON.

Incorporated Feb. 17, 1899. Commenced business May 9, 1899.

JOSEPH H. O'NEIL, *President.*

DAVID BATES, *Treasurer.*

JOSIAH S. DEAN, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$117,660 00	Capital stock, . . .	\$500,000 00
Railroad stocks,	4,875 00	Surplus fund, . . .	100,000 00
Railroad bonds,	110,881 88	Profit and loss, . .	16,105 73
Miscellaneous bonds,	35,550 00	Deposits:—	
Miscellaneous stocks,	16,520 00	Subject to check, . .	2,449,305 48
Loans on real estate,	249,518 97	For payment of coupons, etc., . . .	7,965 00
Real estate by foreclosure,	4,500 00	Certificates of deposit, . .	59,500 00
Loans to corporations,	449,015 71	Certified checks, . .	6,534 11
Time loans with collaterals,	527,212 06	Dividends unpaid, . .	10,270 00
Demand loans with collaterals,	544,424 14		
Notes of individuals or firms,	608,316 77		
Revenue stamps,	510 60		
Cash:—			
In office,	119,777 07		
In banks,	360,918 12		
	\$3,149,680 32		\$3,149,680 32

Trust Department.

Cash on hand,	\$2,470 39	As executors, administrators, etc., . .	\$33,634 71
Deposits in savings banks,	9,164 32		
Real estate,	22,000 00		
	\$33,634 71		\$33,634 71

Date of examination by commissioners: November 3, 4.

FITCHBURG TRUST COMPANY—FITCHBURG.

Incorporated March 30, 1895. Commenced business Feb. 1, 1897.

JAMES BROWN, *President*.CHARLES P. MUDGE, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Miscellaneous bonds, . .	\$2,200 00	Capital stock, . . .	\$100,000 00
Miscellaneous stocks, . .	2,935 42	Discount and interest, . .	8,136 31
Loans on real estate, . .	43,880 00	Commissions, . . .	411 00
Loans to corporations, . .	7,517 38	Earnings undivided, . .	201 60
Time loans with collaterals, . .	25,780 92	Deposits:—	
Demand loans with collaterals, . .	60,500 28	Subject to check, . .	74,659 67
Notes of individuals or firms, . .	22,601 91	For payment of cou-	
Expense account, . . .	6,720 70	pons, etc., . . .	255 00
Interest paid, . . .	1,176 73	Certificates of deposit, . .	25,567 85
Furniture and fixtures, . .	2,500 00	Premium account, . .	225 00
Safe deposit vaults, . . .	15,000 00		
Overdrafts, . . .	1 71		
Cash:—			
In office, . . .	9,736 50		
In banks, . . .	8,904 88		
	\$209,456 43		\$209,456 43

Date of examination by commissioners: November 18.

GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY— GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.*

C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$90,000 00	Capital stock, . . .	\$100,000 00
Other city bonds,	1,000 00	Surplus fund, . . .	60,000 00
Other municipal bonds,	19,200 00	Interest,	12,744 79
Bank stocks,	17,695 00	Discount,	12,660 67
Railroad bonds,	62,315 00	Profit and loss, . . .	25,888 99
Miscellaneous bonds,	232,810 00	Deposits:—	
Miscellaneous stocks,	20,680 00	Subject to with- drawal on ten days'	
Loans on real estate,	326,469 02	notice,	1,729,066 77
Real estate by foreclosure,	6,000 00	For payment of cou- pons, etc.,	248 00
Loans to corporations,	298,258 51	Certificates of deposit, Box rent,	6,000 00 113 25
Time loans with collaterals,	340,004 00		
Demand loans with collaterals,	31,050 00		
Notes of individuals or firms,	309,885 99		
Expense account,	2,018 89		
Premium account,	3,000 00		
Interest paid,	4,042 59		
Safe deposit vaults,	6,000 00		
Cash:—			
In office,	4,565 58		
In banks,	171,727 89		
	\$1,946,722 47		\$1,946,722 47

Trust Department.

Bank stocks,	\$8,950 00	On trust accounts, . . .	\$35,700 00
Loans on real estate,	19,200 00		
Cash on hand,	350 00		
Gas company stock,	7,200 00		
	\$35,700 00		\$35,700 00

Date of examination by commissioner: March 6.

HAMPDEN TRUST COMPANY — SPRINGFIELD.

Incorporated June 1, 1887. Commenced business March 6, 1895.

WILLIAM G. McINTYRE, *President*.SAYWARD GALBRAITH, *Treasurer*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$30,000 00	Capital stock, . . .	\$100,000 00
Railroad stocks,	11,606 25	Interest,	13,467 70
Railroad bonds,	2,200 00	Discount,	13,397 91
Miscellaneous bonds,	76,250 00	Commissions, etc., .	1,194 04
Miscellaneous stocks,	73,772 50	Earnings undivided, .	76,002 30
Loans on real estate,	11,800 00	Collection accounts, .	1,770 67
Real estate owned,	3,100 00	Deposits:—	
Loans to corporations,	257,187 53	Subject to check, . .	1,388,022 39
Time loans with collaterals, . .	79,251 12	For payment of con-	
Demand loans with collaterals, .	598,829 68	pons, etc.,	105 29
Notes of individuals or firms, .	508,931 00	Certificates of deposit, .	281,843 79
Expense account,	6,630 47	Certified checks, . .	1,957 96
Suspense account,	90 23	Treasurer's checks, .	4,012 50
Taxes paid,	400 48		
Interest paid,	11,441 47		
Safe deposit vaults,	30,000 00		
Overdrafts,	746 57		
Collection accounts,	2,323 64		
Kansas City, Mo., special war-			
rants,	292 00		
Cash:—			
In office,	82,911 91		
In banks,	94,009 70		
	\$1,881,774 55		\$1,881,774 55

Trust Department.

Miscellaneous bonds,	\$42,710 00	On trust accounts, . .	\$350,658 32
Bank stocks,	11,100 00	Income,	242 45
Railroad bonds,	13,450 00		
Railroad stocks,	53,229 00		
Loans on real estate,	89,775 00		
Notes, with collaterals or sureties, .	26,272 00		
Cash on hand,	15,166 77		
Miscellaneous stocks,	90,838 00		
Real estate,	8,300 00		
Personal property,	60 00		
	\$350,900 77		\$350,900 77

Date of examination by commissioners: November 11, 12.

HAVERHILL SAFE DEPOSIT AND TRUST COMPANY— HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

JOHN A. GALE, *President.*

C. L. TILTON, *Treasurer.*

M. A. PINGREE, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$20,000 00	Capital stock, . . .	\$200,000 00
Railroad bonds,	33,946 26	Interest,	1,211 47
Loans on real estate,	41,925 00	Discount,	6,160 36
Real estate owned,	27,000 00	Commissions,	14 26
Real estate by foreclosure,	4,134 20	Profit and loss, . . .	27,030 15
Loans to corporations,	35,642 71	Deposits:—	
Time loans with collaterals,	371,950 00	Subject to check, . . .	11,348 84
Demand loans with collaterals,	10,000 00	For payment of coupons, etc.,	2,919 88
Notes of individuals or firms,	5,423 41	Certificates of deposit,	20,157 00
Expense account,	1,110 48	Payable on demand or within ten days on presentation of book,	332,302 37
Taxes paid,	631 98	Rentals,	560 00
Interest paid,	2,179 99	Box rentals,	264 00
Furniture and fixtures,	2,000 00		
Safe deposit vaults,	8,000 00		
Cash:—			
In office,	3,137 75		
In banks,	34,886 55		
	\$601,968 33		\$601,968 33

Trust Department.

Loans on real estate,	\$6,500 00	On trust accounts,	\$6,500 00
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Date of examination by commissioner: April 29.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.*HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$900,000 00	Capital stock,	\$1,000,000 00
Other municipal bonds,	23,000 00	Surplus fund,	2,000,000 00
Bank stocks,	9,400 00	Interest,	16,671 01
Railroad stocks,	61,000 00	Discount,	116,726 70
Railroad bonds,	501,000 00	Commissions,	6,082 35
Miscellaneous bonds,	197,000 00	Profit and loss,	763,147 86
Miscellaneous stocks,	1,625,500 00	Guarantee account,	100,000 00
Loans on real estate,	382,453 02	Deposits:—	
Real estate owned,	750,000 00	Subject to check,	10,080,153 00
Loans to corporations,	3,381,216 31	For payment of coupons, etc.,	133,244 23
Time loans with collaterals,	1,810,386 63	Certificates of deposit,	380,362 81
Demand loans with collaterals,	903,169 65	Sinking funds, corporations,	1,164,203 86
Notes of individuals or firms,	2,220,952 74		
Expense account,	19,869 98		
Interest paid,	17,340 48		
Safe deposit vaults,	50,000 00		
Sinking fund bonds (special trust),	931,224 53		
International Trust Co. stock held for distribution under by-laws,	128,900 00		
Cash:—			
In office,	373,645 11		
In banks,	1,474,533 37		
	\$15,760,591 82		\$15,760,591 82

Trust Department.

United States bonds,	\$500 00	On trust accounts,	\$1,526,205 49
State bonds,	1,010 00	Income,	18,434 77
City, county and town bonds,	92,493 63		
Bank stocks,	16,325 00		
Railroad bonds,	535,548 59		
Railroad stocks,	40,517 48		
Loans on real estate,	4,450 00		
Cash on hand,	6,986 36		
Real estate,	31,140 00		
Miscellaneous stocks and bonds,	815,369 20		
Endowments and bequests,	300 00		
	\$1,544,640 26		\$1,544,640 26

LOWELL TRUST COMPANY—LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

GEORGE M. HARRIGAN, *President.*

GEORGE T. SHELDON, *Treasurer.*

JOHN J. HOGAN, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Miscellaneous bonds, . . .	\$48,820 55	Capital stock, . . .	\$125,000 00
Miscellaneous stocks, . . .	1,801 00	Surplus fund, . . .	25,000 00
Loans on real estate, . . .	15,078 50	Earnings undivided, . . .	19,045 51
Loans to corporations, . . .	190,650 00	Deposits:—	
Time loans with collaterals, . . .	245,311 95	Subject to check, . . .	985,214 76
Demand loans with collaterals, . . .	259,761 50	Time deposits, . . .	74,911 30
Notes of individuals or firms, . . .	134,258 48	Certificates of deposit, . . .	10,071 00
Expense account, . . .	3,301 65	Certified checks, . . .	16 06
Furniture and fixtures, . . .	} 13,047 41	Dividends unpaid, . . .	88 00
Safe deposit vaults, . . .			
Revenue stamps, . . .	560 00		
Cash:—			
In office, . . .	80,525 37		
In banks, . . .	246,230 22		
	\$1,239,346 63		\$1,239,346 63

Date of examination by commissioners: October 15, 16.

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President*.JAMES E. JENKINS, *Treasurer*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$15,000 00	Capital stock, . . .	\$100,000 00
Bank stocks,	18,260 00	Surplus fund, . . .	100 000 00
Miscellaneous stocks,	27,500 00	Profit and loss, . . .	12,580 49
Loans on real estate,	47,390 23	Deposits,	858,452 27
Real estate owned,	28,595 47		
Loans to corporations,	91,500 00		
Time loans with collaterals,	79,558 58		
Notes of individuals or firms,	626,141 62		
Premium account,	1,237 50		
Safe deposit vaults,	20,000 00		
Cash:—			
In office,	27,751 60		
In banks,	88,097 76		
	\$1,071,032 76		\$1,071,032 76

Date of examination by commissioner: May 12.

MALDEN TRUST COMPANY — MALDEN.

Incorporated June 3, 1896. Commenced business Dec. 1, 1896.

CHARLES L. DEAN, *President.*

FRANK R. SIRCOM, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds at par,	\$25,000 00	Capital stock, . . .	\$100,000 00
Miscellaneous bonds,	18,000 00	Surplus fund, . . .	25,000 00
Loans on real estate,	62,150 00	Interest and discount,	2,266 34
Loans to corporations,	91,500 00	Commissions and rents,	237 31
Time loans with collaterals,	106,435 00	Profit and loss, . . .	15,412 67
Demand loans with collaterals,	99,350 00	Deposits:—	
Notes of individuals or firms,	151,483 02	Subject to check, . . .	470,129 03
Expense account,	495 23	Certificates of deposit,	57,258 48
Interest paid,	718 31	Certified checks, . . .	1,500 00
Safe deposit vaults,	9,000 00		
Cash:—			
In office,	15,015 09		
In banks,	92,657 18		
	\$671,803 83		\$671,803 83

Date of examination by commissioner: February 3.

MASSACHUSETTS HOSPITAL LIFE INSURANCE COM- PANY—BOSTON.

Incorporated Feb. 24, 1818.

CHARLES F. CHOATE, *President*.

HOWARD STOCKTON, *Actuary*.

BALANCE SHEET NOV. 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$12,143,787 78	Capital stock,	\$500,000 00
Collateral and personal loans, .	11,651,269 50	Surplus fund,	137,784 52
Bank stocks,	153,917 26	Interest,	1,232,590 39†
Railroad stocks,	252,261 07	Deposits,	23,588,148 06
Railroad bonds and notes, . .	1,416,937 85	Annuities on lives, . .	1,415,340 39
Expense account,	30,802 16	Mortgage guarantee fund,	60,699 33
Real estate,	1,076,279 87		
Shares in capital stock purchased and awaiting disposal, . . .	11,450 00		
Cash:—			
In banks,	197,857 20		
	\$26,934,562 69*		\$26,934,562 69

Date of examination by commissioners: December 26.

* Also 64 shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is receivable by this company, and the accumulations of which are included in the sum above named.

† Of this sum about \$900,000 is the accrued interest, which is to be devoted to the payment of interest to depositors and payments to life annuitants.

MASSACHUSETTS TRUST COMPANY — BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President*. FRANK W. REYNOLDS, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Common wealth of Massachusetts bonds,	\$112,996 18	Capital stock, . . .	\$1,000,000 00
Railroad bonds,	156,125 00	Surplus fund, . . .	200,000 00
Miscellaneous bonds,	163,137 36	Earnings undivided, . . .	34,776 43
Miscellaneous stocks,	10,000 00	Profit and loss, . . .	126,805 51
Loans to corporations,	827,373 94	Deposits: —	
Time loans with collaterals, . . .	1,227,611 97	Subject to check, . . .	2,604,437 53
Demand loans with collaterals, . .	733,198 11	For payment of coupons, etc., . . .	13,404 75
Notes of individuals or firms, . .	366,612 14	Certificates of deposit,	138,762 10
Expense account,	10,276 51	Certified checks, . . .	4,900 00
Revenue stamps,	859 28	Sinking funds, corporations, . . .	27,643 24
Cash: —		Taxes,	4,247 25
In office,	55,827 16		
In banks,	490,959 16		
	\$4,154,976 81		\$4,154,976 81

Date of examination by commissioners: September 17, 18.

MATTAPAN DEPOSIT AND TRUST COMPANY—SOUTH BOSTON.

Incorporated March 27, 1891. Commenced business May 16, 1892.

EZRA H. BAKER, *President*.

GEORGE A. TYLER, *Actuary*.

F. L. RICHARDSON, *Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$50,000 00	Capital stock, . . .	\$100,000 00
Railroad bonds,	3,500 00	Surplus fund, . . .	40,000 00
Miscellaneous bonds,	1,125 00	Interest,	28,350 99
Loans on real estate,	46,050 00	Profit and loss, . . .	10,212 07
Loans to corporations,	25,200 00	Deposits:—	
Time loans with collaterals,	353,299 00	Subject to check, . . .	985,418 41
Demand loans with collaterals,	421,740 51	Certificates of deposit, . . .	40,267 61
Notes of individuals or firms,	128,673 32		
Expense account,	12,165 19		
Cash:—			
In office,	55,217 41		
In banks,	107,278 65		
	\$1,204,249 08		\$1,204,249 08

Trust Department.

Cash on hand,	\$1,046 40	On trust accounts, . . .	\$100,000 00
Real estate held in trust,	100,000 00	Income,	3,000 00
Taxes paid,	1,953 60		
	\$103,000 00		\$103,000 00

Date of examination by commissioners: September 22, 23.

MERCANTILE TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

JOSIAH Q. BENNETT, *President.*

JOHN E. GILCREAST, *Treasurer.*

CHARLES B. JOPP, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$100,000 00	Capital stock,	\$500,000 00
Other city bonds,	1,000 00	Surplus fund,	300,000 00
Other municipal bonds,	12,600 00	Earnings undivided,	42,562 46
Railroad bonds,	120,222 50	Profit and loss,	49,792 28
Miscellaneous bonds,	158,500 00	Deposits:—	
Miscellaneous stocks,	25,679 76	Subject to check,	2,978,163 26
Loans on real estate,	233,920 40	For payment of coupons, etc.,	3,122 50
Loans to corporations,	329,477 64	Certificates of deposit,	49,841 65
Time loans with collaterals,	660,688 49	Certified checks,	19,423 33
Demand loans with collaterals,	1,134,907 65	Treasurer's checks,	64,570 72
Notes of individuals or firms,	413,176 56		
Expense account,	14,065 99		
Overdrafts,	182 71		
Cash:—			
In office,	151,627 40		
In banks,	651,427 10		
	\$4,007,476 20		\$4,007,476 20

Trust Department.

Railroad bonds,	\$1,000 00	On trust accounts,	\$105,497 22
Railroad stocks,	850 00	Income,	92 96
Loans on real estate,	67,500 00		
Notes of corporations,	4,000 00		
Cash on hand,	809 50		
Land stocks,	300 00		
Deposits in savings banks,	639 43		
Real estate,	30,491 25		
	\$105,590 18		\$105,590 18

Date of examination by commissioners: June 23, 24.

MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY — LOWELL.

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

PERCY PARKER, *President.*

CHARLES L. KNAPP, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Railroad bonds,	\$14,712 78	Capital stock, . . .	\$100,000 00
Miscellaneous bonds, . . .	27,046 81	Earnings undivided, . . .	2,509 62
Miscellaneous stocks, . . .	51,668 75	Deposits:—	
Loans on real estate, . . .	17,875 00	Subject to check, . .	354,336 22
Real estate owned,	25,000 00	Certificates of deposit, . .	20,000 00
Loans to corporations, . . .	32,316 35		
Time loans with collaterals, . .	8,539 50		
Demand loans with collaterals, .	92,837 12		
Notes of individuals or firms, .	111,056 22		
Expense account,	2,523 13		
Premium account,	710 22		
Furniture and fixtures, . . .	9,000 00		
Safe deposit vaults,	20,000 00		
Overdrafts,	22 48		
Revenue stamps,	403 45		
Clearing-house deposits, . . .	1,000 00		
Cash:—			
In office,	34,838 93		
In banks,	27 295 10		
	\$476,845 84		\$476,845 84

Date of examination by commissioner: October 16.

**NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY—
NEW BEDFORD.**

Incorporated March 2, 1887. Commenced business June 28, 1888.

FREDERIC TABER, *President.*

EDMUND W. BOURNE, *Treasurer.*

EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$30,000 00	Capital stock, . .	\$200,000 00
Railroad stocks,	10,000 00	Surplus funds, . .	20,000 00
Miscellaneous bonds,	2,800 00	Discount,	4,650 04
Loans on real estate,	128,120 00	Profit and loss, . .	14,000 00
Real estate owned,	37,000 00	Deposits :—	
Loans to corporations,	195,439 44	Subject to check, . .	729,796 97
Time loans with collaterals, . .	231,417 80	Dividends unpaid, . .	160 00
Notes of individuals or firms, . .	228,769 75	Due to banks,	20,542 08
Expense account,	1,240 42		
Cash :—			
In office,	29,591 59		
In banks,	94,770 09		
	<u>\$989,149 09</u>		<u>\$989,149 09</u>

Date of examination by commissioner : June 23, 24.

NEW ENGLAND TRUST COMPANY — BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, *President.*D. R. WHITNEY, *Actuary.*N. H. HENCHMAN, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
United States bonds,	\$50,000 00	Capital stock,	\$1,000,000 00
Commonwealth of Massachusetts bonds,	1,450,000 00	Guarantee fund,	1,000,000 00
Railroad and other bonds, . .	1,556,240 15	Earnings undivided, . .	295,282 43
Time loans with collateral or sureties,	7,703,100 00	Profit and loss,	684,145 46
Demand loans with collateral or sureties,	3,864,400 00	Deposits,	17,905,828 31
State, county, city and town notes,	1,767,402 08		
Expense account,	38,330 81		
Accounts receivable,	4,692 83		
Stock of New England Trust Company held for distribution under by-laws,	8,527 33		
Cash:—			
In office, }	4,442,563 00		
In banks, }			
	\$20,885,256 20		\$20,885,256 20

Trust Department.

United states bonds,	\$191,565 66	On trust accounts,	\$4,854,543 23
State, city and town bonds, . .	51,714 63	Income,	69,336 64
Bank stocks,	166,661 24	Dividends,	35,115 22
Railroad bonds,	232,910 86	Reserved for taxes, . .	400 00
Railroad stocks,	1,192,115 68		
Loans on real estate,	2,419,761 24		
Miscellaneous stocks,	123,021 19		
Policies (general trust fund), .	320,650 81		
Notes receivable,	58,951 00		
Cash in banks,	31,522 23		
Real estate,	119,364 98		
Personal property (special trusts),	550 00		
Deposits in savings banks, . .	50,605 57		
	\$4,959,395 09		\$4,959,395 09

Date of examination by commissioners: May 2.

NEWTON CENTRE TRUST COMPANY—NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President.*

E. T. COLBURN, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$27,000 00	Capital stock, . . .	\$100,000 00
Bank stocks,	22,170 00	Surplus fund, . . .	25,000 00
Railroad bonds,	40,000 00	Interest,	} 6,993 92
Miscellaneous bonds,	63,825 00	Discount,	
Loans on real estate,	80,414 00	Earnings undivided,	29,068 49
Real estate by foreclosure,	11,200 00	Deposits:—	
Time loans with collaterals,	52,741 85	Subject to check, . .	456,592 80
Demand loans,	98,006 40	Certificates of deposit,	66,875 24
Notes of individuals or firms,	190,493 03	Treasurer's checks, .	34,447 46
Expense account,	2,192 27	Box rent,	50 00
Interest paid,	1,793 41	Storage,	76 50
Overdrafts,	30 47		
Commissions,	5 62		
Cash:—			
In office,	14,288 91		
In banks,	114,943 45		
	\$719,104 41		\$719,104 41

Date of examination by commissioner: September 3, 4.

NEWTONVILLE TRUST COMPANY — NEWTONVILLE.

Incorporated March 24, 1894. Commenced business March 16, 1896.

JOHN W. WEEKS, *President*.

SAMUEL W. FRENCH, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$20,000 00	Capital stock, . .	\$100,000 00
Loans on real estate,	37,052 40	Surplus fund, . .	20,000 00
Real estate owned,	9,090 85	Interest,	8,689 77
Loans to corporations,	64,525 00	Commissions, . .	58 16
Time loans with collaterals, . .	211,532 01	Earnings undivided, . .	12,095 01
Demand loans with collaterals, .	97,493 28	Deposits:—	
Notes of individuals or firms, .	37,376 76	Subject to check, .	404,976 62
Expense account,	2,097 37	For payment of coupons, etc., . .	117 00
Interest paid,	2,685 51	Treasurer's checks, .	82 98
Overdrafts,	11,555 66	Reserve for taxes, .	500 00
Cash:—			
In office,	15,449 55		
In banks,	37,661 15		
	\$546,519 54		\$546,519 54

Date of examination by commissioner: December 2.

OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

GORDON ABBOTT, *President.*

CHARLES S. TUCKERMAN, *Treasurer.*

EDWARD A. PHIPPEN, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$1,000,000 00	Capital stock, . . .	\$1,000,000 00
Loans to counties, cities and towns (notes),	50,000 00	Surplus fund, . . .	3,000,000 00
Railroad bonds,	828,702 50	Earnings undivided, . . .	891,993 05
Miscellaneous bonds,	1,890,581 25	Deposits:—	
Miscellaneous stocks,	1,050,000 00	Subject to check, . .	22,423,353 00
Real estate owned,	975,000 00	For payment of coupons, etc.,	545,636 89
Loans to corporations,	3,449,446 23	Certificates of deposit, . .	2,101,502 56
Time loans with collaterals, . .	8,353,700 00	Certified checks, . .	155,105 81
Demand loans with collaterals, . .	3,993,909 84	Treasurer's checks, . .	1,055 31
Notes of individuals or firms, . .	450,000 00		
Miscellaneous advances,	66,498 17		
Cash:—			
In office,	1,414,457 91		
In banks,	6,596,350 72		
	\$30,118,646 62		\$30,118,646 62

Trust Department.

Railroad bonds,	\$50,960 00	On trust accounts, . .	\$464,949 23
Railroad stocks,	170,672 50	Income,	3,404 29
Cash on hand,	3,454 64		
Boston Terminal Co. bonds, . .	1,162 76		
Miscellaneous stocks,	241,549 62		
Deposits in savings banks, . .	554 00		
	\$468,353 52		\$468,353 52

Date of examination by commissioners: December 16, 17.

**PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST
COMPANY — BROCKTON.**

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

WILLIAM H. SAVAGE, *President.* ISAAC N. NUTTER, *Treasurer and Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$25,000 00	Capital stock, . . .	\$100,000 00
Other municipal bonds,	5,000 00	Surplus fund, . . .	17,000 00
Railroad stocks,	45,150 00	Interest,	1,132 44
Railroad bonds,	51,900 00	Earnings undivided, .	692 34
Miscellaneous bonds,	52,400 00	Profit and loss, . .	9,119 05
Miscellaneous stocks,	10,295 00	Deposits : —	
Loans on real estate,	28,571 04	Subject to check, . .	482,703 96
Real estate owned,	36,000 00	Certificates of deposit, .	116,861 17
Real estate by foreclosure, . .	6,493 52	Dividends unpaid, . .	156 00
Time loans with collaterals, . .	85,100 00	Collection accounts, .	750 00
Demand loans with collaterals, .	46,820 29	Uncompleted mort-	
Notes of individuals or firms, .	218,845 41	gage loans,	775 00
Expense account,	1,949 75		
Premium account,	1,318 75		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Insurance,	668 02		
Revenue stamps,	1,239 00		
Real estate improvement account, .	7,905 61		
Cash : —			
In office,	24,313 76		
In banks,	44,469 81		
	\$729,189 96		\$729,189 96

Date of examination by commissioners : September 24, 25.

PURITAN TRUST COMPANY—BOSTON.

Incorporated March 21, 1892. Commenced business March 23, 1895.

WILLIAM R. DRESSER, *President*. FREDERICK W. STOCKMAN, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$108,347 23	Capital stock,	\$200,000 00
Loans to counties, cities and towns (notes),	10,000 00	Surplus fund,	80,000 00
Miscellaneous stocks,	6,800 00	Discount,	5,442 76
Loans on real estate,	378,372 92	Earnings undivided,	32,018 26
Real estate by foreclosure,	13,821 94	Deposits:—	
Loans to corporations,	216,411 30	Subject to check,	2,827,015 39
Time loans with collaterals,	461,307 68	Certificates of deposit,	136,525 20
Demand loans with collaterals,	592,190 99	Treasurer's checks,	9,188 59
Notes of individuals or firms,	1,028,550 53	Dividends unpaid,	228 00
Expense account,	2,040 57	Exchange account,	196 62
Interest paid,	3,419 41		
Overdrafts,	131 01		
Profit and loss,	221 29		
Bank building,	29,084 46		
Cash:—			
In office,	119,658 28		
In banks,	320,257 21		
	\$3,290,614 82		\$3,290,614 82

Trust Department.

Loans on real estate,	\$3,555 00	Income,	\$2,004 63
Cash on hand,	3,691 20	As executors, administrators, etc.,	52,765 67
Real estate,	40,650 00		
Deposits in savings banks,	243 63		
Sundry assets,	6,630 47		
	\$54,770 30		\$54,770 30

Date of examination by commissioners: June 9, 10.

SECURITY SAFE DEPOSIT AND TRUST COMPANY— LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

DAVID J. LORD, *President.*

GEORGE W. WILLIAMS, *Treasurer.*

N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$54,000 00	Capital stock,	\$200,000 00
Bank stocks,	15,000 00	Surplus fund,	60,000 00
Miscellaneous bonds,	212,211 06	Interest,	4,994 95
Miscellaneous stocks,	10,511 00	Discount,	10,222 01
Loans on real estate,	29,168 00	Earnings undivided,	521 50
Loans to corporations,	112,040 03	Profit and loss,	31,969 38
Time loans with collaterals,	126,670 00	Deposits,	789,544 31
Demand loans with collaterals,	70,358 00	Certificates of deposit,	65,516 31
Notes of individuals or firms,	395,468 82	Sinking funds, safe deposit vaults,	7,400 00
Expense account,	3,919 17	Reserve for taxes,	1,840 00
Interest paid,	5,280 43		
Safe deposit vaults,	25,000 00		
Cash:—			
In office,	8,679 00		
In banks,	103,702 95		
	\$1,172,008 46		\$1,172,008 46

Date of examination by commissioner: April 21.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.*

GEORGE H. KEMATER, *Treasurer.*

W. A. LINCOLN, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$150,000 00	Capital stock,	\$500,000 00
Other municipal bonds,	84,089 64	Surplus fund,	150,000 00
Railroad bonds,	406,926 39	Discount,	1,298 90
Miscellaneous bonds,	434,362 50	Commissions and rentals,	612 35
Miscellaneous stocks,	14,500 00	Earnings undivided,	224,114 01
Loans to corporations,	728,729 74	Reserve for taxes,	7,500 00
Time loans with collaterals,	129,808 45	Deposits:—	
Demand loans with collaterals,	977,119 97	Subject to check,	2,157,555 04
Notes of individuals or firms,	290,840 97	Certificates of deposit,	705,439 23
Expense account,	3,679 74	Treasurer's checks,	4,067 98
Safe deposit vaults,	25,000 00	Due to banks,	5,858 52
Cash:—			
In office,	121,396 24		
In banks,	389,992 39		
	\$3,756,446 03		\$3,756,446 03

Trust Department.

City, county and town bonds,	\$5,000 00	On trust accounts,	\$480,398 56
Bank stock,	9,520 00	Income,	988 78
Railroad bonds,	65,900 00		
Railroad stocks,	90,400 00		
Loans on real estate,	153,520 00		
Notes and bonds of corporations,	117,715 00		
Notes, with collaterals or sureties,	23,950 00		
Cash on hand,	1,494 40		
Real estate,	10,206 00		
Deposits in savings banks,	3,687 94		
	\$481,387 34		\$481,387 34

Date of examination by commissioners: November 10, 11.

STATE STREET TRUST COMPANY — BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.

MOSES WILLIAMS, *President.*ALLAN FORBES, *Treasurer and Secretary.*CHARLES LOWELL, *Actuary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$211,811 00	Capital stock, . . .	\$600,000 00
Railroad bonds,	26,050 00	Surplus fund, . . .	345,000 00
Miscellaneous bonds,	91,785 00	Earnings undivided, . . .	20,799 24
Miscellaneous stocks,	40,527 50	Deposits:—	
Loans on real estate,	180,500 00	Subject to check, . . .	4,866,950 10
Loans to corporations,	1,337,092 39	For payment of coupons, etc.,	20,228 34
Time loans with collaterals,	1,763,816 14	Certificates of deposit, . . .	6,665 00
Demand loans with collaterals,	1,146,605 91	Certified checks, . . .	34,852 98
Notes of individuals or firms,	133,317 75	Sinking funds, corporations,	1,110 33
Expense account,	3,976 44	Dividends unpaid, . . .	453 00
Overdrafts,	495 11		
Cash:—			
In office,	81,063 97		
In banks,	879,017 78		
	\$5,896,058 99		\$5,896,058 99

Trust Department.

Bank stocks,	\$27,154 60	On trust accounts, . . .	\$620,220 14
Railroad and miscellaneous bonds,	11,344 35	Income,	4,924 61
Railroad stocks,	190,520 87		
Loans on real estate,	247,423 27		
Real estate,	32,296 38		
Cash on hand,	6,077 04		
Deposits in savings banks,	1,001 00		
Miscellaneous securities,	25,114 43		
Massachusetts Hospital Life Insurance Company annuity,	15,800 00		
Manufacturing companies stocks,	68,412 81		
	\$625,144 75		\$625,144 75

**TAUNTON SAFE DEPOSIT AND TRUST COMPANY —
TAUNTON.**

Incorporated June 5, 1897. Commenced business Dec. 29, 1900.

EDWARD H. TEMPLE, *President.*

ALBERT M. GLEASON, *Treasurer.*

WILLIS K. HODGMAN, *Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$10,037 50	Capital stock, . . .	\$200,000 00
Loans to counties, cities and towns (notes),	5,500 00	Surplus fund, . . .	2,000 00
Miscellaneous bonds, . . .	178,243 61	Earnings undivided, . .	10,732 99
Miscellaneous stocks, . . .	10,875 00	Deposits:—	
Loans on real estate, . . .	125,050 00	Subject to check, . .	489,449 37
Loans to corporations, . . .	24,125 00	Certificates of de-	
Time loans with collaterals, . .	170,045 60	posit,	91,770 00
Demand loans with collaterals, .	25,375 00	Certified checks, . .	5,254 38
Notes of individuals or firms, .	98,170 93	Dividends unpaid, . .	10 00
Furniture and fixtures, } . .	14,766 60	Due to banks, . . .	2,496 35
Safe deposit vaults, . }			
Cash:—			
In office,	19,994 98		
In banks,	119,528 87		
	\$801,713 09		\$801,713 09

Date of examination by commissioner: November 17, 18.

UNION TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business March 25, 1895.

WILLIAM E. BARRETT, *President.*FREDERICK G. ROBERTS, *Treasurer.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Railroad stocks,	\$49,050 00	Capital stock,	\$100,000 00
Railroad bonds,	15,500 00	Earnings undivided,	122,340 63
Miscellaneous bonds,	103,227 00	Deposits:—	
Miscellaneous stocks,	104,315 50	Subject to check,	460,113 82
Loans on real estate,	291,808 92	Certificates of deposit,	1,359,477 57
Loans to corporations,	200,842 16	Certified checks,	1,861 22
Time loans with collaterals,	722,736 80	Reserve for dividend,	4,000 00
Demand loans with collaterals,	241,027 40		
Notes of individuals or firms,	211,395 18		
Cash:—			
In office,	36,787 70		
In banks,	71,102 58		
	\$2,047,793 24		\$2,047,793 24

Date of examination by commissioners: May 14, 15.

UNITED STATES TRUST COMPANY—BOSTON.

Incorporated April 15, 1887. Commenced business March 4, 1895.

A. C. RATSHESKY, *President.*I. A. RATSHESKY, *Treasurer.*WM. H. HIDDEN, Jr., *Actuary and Secretary.*

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Commonwealth of Massachusetts bonds,	\$158,961 90	Capital stock, . . .	\$200,000 00
Bank stocks,	26,500 00	Surplus fund, . . .	300,000 00
Railroad bonds,	503,373 25	Earnings undivided, . . .	68,232 05
Miscellaneous bonds,	69,205 53	Deposits:—	
Miscellaneous stocks,	37,198 96	Subject to check, . . .	2,983,868 95
Loans on real estate,	459,400 00	Certificates of deposit, . . .	79,205 95
Loans to corporations,	114,446 88	Treasurer's checks, . . .	36,307 95
Time loans with collaterals,	1,337,171 31		
Demand loans with collaterals,	158,848 29		
Notes of individuals or firms,	254,735 09		
Expense account,	12,275 74		
Cash:—			
In office,	117,647 27		
In banks,	417,850 68		
	\$3,667,614 90		\$3,667,614 90

Date of examination by commissioners: June 2, 3.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY— WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President*.

SAMUEL H. CLARY, *Treasurer and Secretary*.

BALANCE SHEET OCT. 31, 1902.

ASSETS.		LIABILITIES.	
Bank stocks,	\$6,700 00	Capital stock,	\$200,000 00
Railroad bonds,	129,000 00	Surplus fund,	100,000 00
Miscellaneous bonds,	39,750 00	Interest,	7,838 17
Miscellaneous stocks,	41,954 11	Commissions,	744 63
Loans on real estate,	39,862 00	Earnings undivided,	3,280 23
Real estate owned,	60,000 00	Profit and loss,	80,047 00
Loans to corporations,	1,465,610 10	Deposits:—	
Time loans with collaterals,	146,060 00	Subject to check,	2,817,322 77
Demand loans with collaterals,	200,385 00	Certificates of deposit,	510 71
Notes of individuals or firms,	636,512 41	Dividends unpaid,	12 00
Expense account,	2,107 27		
Safe deposit vaults,	20,000 00		
Clearing-house fund,	1,000 00		
Cash:—			
In office,	176,093 69		
In banks,	244,720 93		
	<u>\$3,209,755 51</u>		<u>\$3,209,755 51</u>

Trust Department.

City, county and town bonds,	\$53,450 00	On trust accounts,	\$1,647,241 89
Bank stocks,	43,914 50	Income,	5,612 71
Railroad bonds,	111,448 75	As executors, admin- istrators, etc.,	199,789 36
Railroad stocks,	482,337 37		
Loans on real estate,	514,515 00		
Notes of corporations,	20,750 00		
Notes, with collaterals or sureties,	45,500 00		
Cash on hand,	15,213 72		
Real estate,	72,700 00		
Deposits in savings banks,	68,679 01		
Miscellaneous bonds,	30,850 00		
Miscellaneous stocks,	193,496 25		
Cash, securities, etc., executor accounts,	199,789 36		
	<u>\$1,852,643 96</u>		<u>\$1,852,643 96</u>

TRUST COMPANIES.

CONSOLIDATED BALANCE SHEET OCT. 31, 1902.

Banking Departments.

ASSETS.		LIABILITIES.	
United States bonds,	\$50,500 00	Capital stock,	\$14,725,000 00
Commonwealth of Massachu- setts bonds,	6,373,154 09	Surplus fund,	12,255,784 52
City, county and town bonds of New England States,	552,000 00	Guarantee account,	160,699 33
Other municipal bonds,	147,189 64	Interest,	1,478,910 75
Loans to counties, cities and towns (notes),	1,836,902 08	Discount,	310,712 79
Bank stocks,	307,642 17	Commissions,	48,449 27
Railroad stocks,	433,942 32	Earnings undivided,	2,398,531 18
Railroad bonds,	8,323,585 26	Profit and loss,	2,296,422 92
Miscellaneous bonds,	7,017,046 79	Deposits:—	
Miscellaneous stocks,	3,512,550 36	Subject to check,	140,605,656 62
Loans on real estate,	17,227,856 10	For payment of coupons, etc.,	5,008,718 17
Real estate owned,	3,307,150 65	Certificates of deposit,	6,839,728 74
Real estate by foreclosure,	46,149 66	Certified checks,	361,870 85
Loans to corporations,	17,546,640 72	Treasurer's checks,	389,608 89
Time loans with collaterals,	55,247,553 01	Sinking funds, railroads, Sinking funds, corpora- tions,	633,755 09
Demand loans with collaterals,	25,095,387 71	Sinking funds, safe deposit vaults,	1,259,013 08
Notes of individuals or firms,	12,364,711 86	Dividends unpaid,	7,400 00
Expense account,	304,053 18	Rents, boxes and vaults,	13,589 50
Premium account,	6,266 47	Due to banks and bankers,	6,357 00
Taxes paid,	2,530 92	Special trusts,	61,194 28
Interest paid,	63,536 61	Annuities on lives,	831,623 29
Furniture and fixtures,	48,134 95	Reserve for taxes,	1,415,340 39
Safe deposit vaults,	324,714 01	Reserve for dividends,	30,087 25
Overdrafts,	15,941 60	Sundry liabilities,	4,000 00
Due from banks,	20,269 75		1,196 62
Revenue stamps,	3,572 33		
Sundry assets,	76,123 57		
Cash:—			
In office,	4,409,744 66		
In banks,	26,478,800 06		
	\$191,143,650 53		\$191,143,650 53

Trust Departments.

United States bonds,	\$237,882 84	On trust accounts,	\$18,206,214 06
State bonds,	53,724 63	Income,	155,810 34
City, county and town bonds,	150,943 63	Taxes,	400 00
Boston Terminal Company bonds,	1,162 76	As executors, administra- tors, etc.,	415,907 74
Bank stocks,	366,413 09		
Railroad bonds,	1,402,925 55		
Railroad stocks,	3,319,995 82		
Loans on real estate,	6,926,164 77		
Manufacturing stocks,	637,131 '60		
Annuities,	20,800 00		
Notes, with collaterals or sure- ties,	120,222 00		
Notes of individuals,	75,815 32		
Notes of corporations,	142,465 00		
Real estate owned,	2,350,580 64		
Cash on hand,	271,761 53		
Gas stocks,	7,200 00		
Deposits in savings banks,	155,435 68		
Miscellaneous stocks and bonds,	2,095,756 79		
Sundry assets,	441,950 49		
	\$18,778,332 14		\$18,778,332 14

APPENDIX.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS

FOR SAVINGS.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 113 of the Revised Laws.]

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BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Board of commissioners, appointment.
 1838, 14, §§ 1, 7.
 1843, 43.
 1844, 45.
 1851, 127, §§ 1, 7.
 G. S. 57, §§ 1, 2.
 1866, 192, §§ 1, 2.
 1876, 231, §§ 1-3.
 P. S. 116, § 1.
 1889, 321, 1.
 1894, 317, 1.
 148 Mass. 242.

— salaries and allowances.
 1838, 14, § 9.
 1851, 127, § 9.
 1859, 148.
 G. S. 57, § 11.
 1862, 212.
 1866, 192, § 9.
 1870, 244.
 1876, 231, § 4.
 1879, 124, 293, § 3.
 1880, 161, § 5.
 P. S. 116, § 2.
 1882, 148, § 1.
 1886, 252.
 1889, 77, 321.
 1892, 248.
 1894, 317, § 2.
 1895, 66.
 1897, 362.

— annual examination of banks by.
 1838, 14, § 2.
 1851, 127, § 2.
 G. S. 57, § 3.
 1866, 192, §§ 2, s.

SECTION 1. There shall be a board of commissioners of savings banks consisting of three persons, one of whom shall annually before the first day of July be appointed by the governor, with the advice and consent of the council, for a term of three years from said day, and who may in like manner be removed. Said commissioners shall be sworn and the governor shall designate one member of the board to be the chairman.

SECTION 2. The annual salary of the chairman of the board shall be three thousand five hundred dollars and that of the other commissioners three thousand dollars each. The board may employ three clerks; the annual salary of the first clerk shall be two thousand dollars, that of the second clerk, fifteen hundred dollars and that of the third clerk, twelve hundred dollars. It may employ additional clerical and expert assistants as it may from time to time require and may annually expend therefor, including the actual travelling expenses of such assistants, not more than twenty-five hundred dollars. The board shall also be allowed its necessary office expenses and the actual expenses incurred in travelling in the performance of its official duties.

SECTION 3. The commissioners or one of them shall, at least once in each year and whenever they consider it expedient, visit each savings bank incorporated in this commonwealth, and, if it is connected with a national

bank, they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine the affairs of said corporation, to ascertain its condition, its ability to fulfil its obligations and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

SECTION 4. Any of the commissioners may summon the trustees, officers or agents of such corporation, and such other witnesses as he thinks proper, and examine them relative to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths. Whoever, without justifiable cause, refuses to appear and testify when so required, or obstructs a commissioner in the performance of his duty, shall be punished by a fine of not more than one thousand dollars or by imprisonment for not more than one year.

SECTION 5. Upon the written application under oath to the commissioners by five or more officers, trustees, creditors or depositors of such corporation setting forth their interest and the reasons for making an examination and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

SECTION 6. If upon examination a savings bank appears to be insolvent or its condition such as to render the continuance of its business hazardous to the public or to those having funds in its custody, the commissioners shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any provision of law, may apply to the supreme judicial court, which shall have jurisdiction in equity of such application, for an injunction to restrain such corporation, in whole or in part, from further proceeding with its business. The court may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court.

SECTION 7. When receivers are so appointed the treasurer of the corporation shall make a schedule of its property; and he, with the board of investment and other officers transferring its property to the receivers, shall make oath that said schedule sets forth all the property which the

1876, 231, § 3.
P. S. 116, § 3.
1888, 51.
1894, 317, § 3.

Board of commissioners may summon and examine officers, etc.
1838, 14, § 3.
1839, 27.
1851, 127, § 3.
G. S. 57, § 5.
1866, 192, § 3.
1876, 231, § 3.
P. S. 116, § 4.
1894, 317, § 4.

Examination of bank on request of officers, etc.
1851, 127, § 4.
G. S. 57, § 6.
1866, 192, § 4.
1876, 231, § 3.
P. S. 116, § 5.
1894, 317, § 5.

Proceedings when bank is insolvent or in a hazardous condition.
1838, 14, § 5.
1839, 27, § 2.
1851, 127, § 5.
G. S. 57, § 7.
1866, 192, § 5.
1876, 231, § 3.
P. S. 116, § 6.
1894, 317, § 6.

Schedule of property to be made.
1878, 253, § 5.
P. S. 116, § 7.
1894, 317, § 7.

corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment or other officers, to determine whether all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners
to examine
accounts, etc.,
of receivers.
1878, 253, §§ 1-4.
P. S. 116, §§ 8,
10.
1894, 317, §§ 8,
10.

SECTION 8. The commissioners, or one of them, shall at least once in each year, and whenever they consider it expedient, examine the accounts and doings of said receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to them by it; and, for such purposes, shall have free access to the books and papers relating to the transactions of such receivers, whom they may examine under oath relative to such transactions. If in their opinion such receiver has violated his duty they shall present the facts to the supreme judicial court.

— to report vio-
lations of law
by officers.
1838, 14, § 6.
1851, 127, § 10.
G. S. 57, § 9.
1866, 192, § 7.
1876, 231, § 3.
1878, 253, § 6.
P. S. 116, § 9.
1894, 317, § 9.

SECTION 9. If, in the opinion of the commissioners, such corporation or its officers or trustees have violated any law relative to savings banks, they shall forthwith report such violation to the attorney general, who shall forthwith, in behalf of the commonwealth, institute a prosecution for such violation.

GENERAL PROVISIONS.

Savings banks
defined.

SECTION 10. The words "savings banks" as used in this chapter shall include institutions for savings incorporated as such in this commonwealth.

Unauthorized
banking pro-
hibited.
1889, 452, § 1.
1893, 230.
1894, 317, § 52.

SECTION 11. No bank, and no person, association or body corporate, except savings banks incorporated in this commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen hundred and ninety-three, and which were organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank or in any way solicit or receive deposits as a savings bank. A bank, association, corporation or person violating this provision shall forfeit one hundred dollars for each day such offence shall be continued.

Savings banks,
powers and
duties of.
1834, 190, § 1.
R. S. 36, § 71.
G. S. 57, § 135.
1876, 203, § 1.
P. S. 116, § 11.
1894, 317, § 11.

SECTION 12. Savings banks incorporated in this commonwealth shall be subject to the provisions of the following sections as far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting

called for the purpose, accept any provision of said sections which is inconsistent with its charter.

SECTION 13. Savings banks and their officers shall be subject to examination by a committee of the general court appointed for the purpose, who may examine their affairs and shall have free access to their books and vaults. An officer of any such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit the same to such committee or obstructs its examination thereof, shall be punished by a fine of not more than ten thousand dollars or by imprisonment for not more than three years.

General court may make further regulations, etc.
1828, 96, § 17.
1834, 190, § 12.
R. S. 36, §§ 40, 41, 84.
G. S. 57, §§ 102, 103, 155.
1876, 203, § 27.
P. S. 116, § 12.
1894, 317, § 12.
9 Cush. 604.

OFFICERS AND MEETINGS.

SECTION 14. The officers of such corporation shall be a president, one or more vice presidents, a board of not less than nine trustees, a treasurer, clerk and such other officers as it may find necessary for the management of its affairs. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except as hereinafter otherwise provided. The president, vice president and trustees shall be chosen from the members, and no person shall hold an office in two such corporations at the same time.

Officers of such corporations.
1834, 190, §§ 2, 3.
R. S. 36, §§ 72, 73.
G. S. 57, §§ 136, 137.
1876, 203, §§ 2, 3.
P. S. 116, § 13.
1894, 317, § 13.

SECTION 15. Every treasurer, vice treasurer and assistant treasurer shall give bond to the satisfaction of the trustees for the faithful performance of his duties and shall file with the board of commissioners of savings banks an attested copy thereof, with a certificate of its custodian that the original is in his possession. Such officer shall notify said board of any change thereafter made therein. If he fails, within ten days from the date thereof, to file a copy of his bond, or to notify the board of any change therein, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified, and, when in its judgment it is necessary for the security of the depositors, it shall require a new bond in such amount and with such sureties as said board may approve. Said officers shall give new bonds at least once in five years.

Treasurer to give bond, etc.
1876, 203, § 3.
1880, 162.
P. S. 116, § 14.
1886, 93.
1889, 180.
1893, 254, § 1.
1894, 317, § 14.
129 Mass. 73.
169 Mass. 500.

SECTION 16. The officers of such corporation, except the treasurer, vice treasurer and assistant treasurer, shall be chosen at its annual meeting to be held at such time as the by-laws direct, anything in its charter to the contrary

Choice and appointment of officers.
1834, 190, § 3.
R. S. 36, § 74.
G. S. 57, § 138.
1864, 126.

1868, 49.
1876, 203, § 4.
P. S. 116, § 15.
1893, 254, § 2.
1894, 317, § 15

notwithstanding. The treasurer, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill it until the next annual meeting; and if a person chosen or appointed does not, within thirty days thereafter, take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to office; and within thirty days thereafter shall publish in a newspaper published in the county in which the corporation is established a list of all persons who have taken the oath of office to which they were elected and a list of the names of the corporators of the corporation. Said lists shall be included in the annual report of the corporation to the board of commissioners of savings banks and shall be kept on file in the office of said commissioners for inspection by the public. A clerk who neglects to give such notice or make such publication or who makes a false publication, and a person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meetings.
1834, 190, § 4.
R. S. 36, § 75.
G. S. 57, § 139.
1876, 203, § 5.
P. S. 116, § 16.
1884, 150.
1894, 317, § 16.

SECTION 17. Such corporation may hold special meetings by order of its trustees; and its clerk shall notify special meetings upon request in writing of ten members of the corporation. Notice of all meetings shall be given by advertisement in a newspaper published in the county in which the corporation is established, and by seasonably mailing to each member a written or printed notice thereof.

Members of such corporations.
1834, 190, § 5.
R. S. 36, § 76.
G. S. 57, § 140.
1876, 203, § 6.
P. S. 116, § 17.
1888, 120.
1890, 222.
1894, 317, § 17.

SECTION 18. Such corporation may, at a legal meeting, elect by ballot any citizen of this commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if, three months at least before such meeting, he has filed with the clerk a written notice of his intention so to do. If a member fails to attend two consecutive annual meetings his membership may, by vote of the corporation at its next annual meeting, be declared forfeited. Such action and vote recorded shall be evidence of forfeiture of membership. No person shall continue to be a member after removing from this commonwealth.

Regular meetings of trustees, etc.
1876, 203, § 7.
P. S. 116, § 18.

SECTION 19. A regular meeting of the board of trustees of such corporation shall be held at least once in three months, for the purpose of receiving the report of its

treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolving upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant. The trustees shall cause to be published semi-annually in a newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

1882, 50.
1888, 96.
1894, 317, § 18.

BANKING HOUSE. TRANSACTION OF BUSINESS.

SECTION 20. Such corporation shall carry on its usual business at its banking house only, and a deposit shall not be received nor payment on account of deposits be made by such corporation or by a person on its account in any other place than at its banking house, which shall be in the city or town in which such corporation is established; but its annual meeting and meetings of its trustees may be held at other places in such city or town.

Business to be transacted at banking house only, etc.
1884, 253, § 1.
1889, 91, § 1.
1894, 317, § 19.

SECTION 21. A savings bank shall not occupy the same room with a bank or national banking association, unless such savings bank shall have first filed with the board of commissioners of savings banks an agreement signed by the president and the cashier or treasurer of such bank or national banking association, in accordance with a vote duly passed by its board of directors or trustees, that it

Connection between savings and national banks.
1898, 567, §§ 1, 2.

and they will permit and facilitate an examination of the books, accounts, vouchers, cash, securities and other property of such bank or banking association by the board of commissioners of savings banks, or by a person duly appointed by it, at such times and to such extent as may be considered necessary or expedient by said board to determine the condition of the savings bank. The expense of such examination shall be fixed by said board of commissioners of savings banks and shall be paid by the bank or national banking association so examined. A duly certified copy of said vote shall be furnished at the same time with said agreement, and the agreement shall continue in force as long as such savings bank occupies the same room with such other bank or national banking association, or keeps any of its money or securities in the same vault with such other bank or national banking association.

Business not
to be trans-
acted over
same counter.
1898, 567, § 3.
[1 Op. A. G.
569.]

SECTION 22. A savings bank shall not transact its business over the same counter or occupy in common the same safes or vaults with a bank, national banking association or trust company; but a savings bank may occupy within such vault a safe or compartment over which it has exclusive control, or may transact business over a part of the same counter which is separated by a suitable partition or lattice work from the part of the counter used exclusively by such other bank, banking association or trust company.

Committee to
examine con-
dition.
1898, 567, § 4.

SECTION 23. If a savings bank transacts its business within the same enclosure with a bank or national banking association a committee of not less than three shall be chosen by the trustees of such savings bank from their own number, who shall at least once in every six months examine the condition of such savings bank at the same time that a similar examination is made of the condition of such bank or banking association by the directors thereof, or by any other person appointed by them.

Bond by
savings bank.
1898, 567, § 5.

SECTION 24. If a savings bank transacts its business within the same enclosure with a bank or national banking association or if such banks have the same president, treasurer or cashier, the treasurer, tellers and clerks of the savings bank shall give a bond of a company authorized to transact fidelity insurance or corporate suretyship in this commonwealth, in a form and for a sum to be approved by the board of commissioners of savings banks.

DEPOSITS, LOANS AND INVESTMENTS.

SECTION 25. Such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to one thousand six hundred dollars; and thereafter upon no greater amount than one thousand six hundred dollars; but the provisions of this section shall not apply to deposits by religious or charitable corporations, or to deposits made in the name of a judge of probate or by order of any court.

SECTION 26. Deposits and the income derived therefrom shall be invested only as follows:—

1894, 317, § 21.

134 Mass. 177.

First. In first mortgages of real estate situated in this commonwealth, not to exceed sixty per cent of the valuation of such real estate; but not more than seventy per cent of the whole amount of deposits shall be so invested. A loan on mortgage shall not be made except upon the report of not less than two members of the board of investment, who shall certify, according to their best judgment, to the value of the premises to be mortgaged and such report shall be filed and preserved with the records of the corporation.

Second. a. In the public funds of the United States, or of any of the New England states, or of the state of New York.

1876, 203, § 9, cl. 2.

1880, 177.

1881, 214, § 2.

P. S. 116, § 20, cl. 2.

b. In the bonds or notes of a county, city or town of this commonwealth.

c. In the bonds or notes of an incorporated district in this commonwealth whose net indebtedness* does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

d. In the bonds or notes of any city of Maine, New Hampshire, Vermont, Rhode Island or Connecticut, whose net indebtedness* does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes; or of any county or town of said states whose net indebtedness does not exceed three per cent of such valuation.

Amount of deposits limited.
1834, 190, § 6.
R. S. 36, § 77.
G. S. 57, § 141.
1874, 333.
1875, 100.
1876, 203, § 8.
P. S. 116, § 19.
1889, 86; 449, § 1.
1894, 317, § 20.

Investment of deposits, etc.
P. S. 116, § 20.

— in mortgages.
1834, 190, § 7.
R. S. 36, § 78.
G. S. 57, §§ 142, 143.
1876, 203, § 9, cl. 1.
P. S. 116, § 20, cl. 1.
1894, 317, § 21, cl. 1.
[1 Op. A. G. 434.]

— in public funds.
1834, 190, § 7.
R. S. 36, § 78.
G. S. 57, § 142.
1863, 175, § 1.

1894, 317, § 21, cl. 2.

1885, 111.

* See page xxix for definition of net indebtedness.

Investment of
deposits.

1882, 231.
1885, 124.
1887, 423.
1888, 90.
1890, 369.
1895, 164.
[1 Op. A. G.
190.]

e. In the notes of a citizen of this commonwealth with a pledge of any of the aforesaid securities at no more than the par value thereof.

f. In the legally authorized bonds of the states of Pennsylvania, Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Missouri and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and in the refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and of the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness* does not exceed five per cent of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of a citizen of this commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent of the market value of the securities pledged.

— in railroad
bonds, notes,
etc.
1841, 44.
1863, 175, § 1.
1876, 203, § 3,
cl. 3.
1881, 214, § 1.
P. S. 116, § 20,
cl. 3.
1886, 176.
1887, 196.
1889, 305.
1894, 317, § 21,
cl. 3.

1887, 196.
1898, 184, § 1,
cl. 6.

Third. a. In the first mortgage bonds of a railroad company incorporated in any of the New England states and whose road is located wholly or in part in the same, whether such corporation is in possession of and is operating its own road or has leased it to another railroad corporation, and has earned and paid regular dividends of not less than three per cent per annum on all its issues of capital stock for the two years last preceding such investment.

1898, 184, § 1, cl. *a*, *d*.

[1 Op. A. G. 149.]

b. In the first mortgage bonds of a railroad company incorporated in any of the New England states and whose road is located wholly or in part in the same, guaranteed by a railroad company described in the preceding paragraph which is in possession of and is operating its own road.

c. In the bonds or notes of a railroad company incorporated in this commonwealth and whose road is located wholly or in part therein, and is unencumbered by mort-

1887, 196.

* See page xxix for definition of net indebtedness.

gage and which has paid a dividend of not less than five per cent per annum for two years last preceding such investment.

d. In the bonds and notes of the Fitchburg Railroad Company issued according to law. Investment of deposits.
1885, 348.
1883, 134. 1887, 113.

e. In the bonds and notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

f. In the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company. 1888, 53.

g. In the bonds and notes of the Boston and Maine Railroad issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad. 1888, 250, § 2.

h. In the bonds and notes of the New York, New Haven and Hartford Railroad Company issued according to law, notwithstanding the existence on the twenty-first day of March in the year eighteen hundred and ninety-six of a mortgage indebtedness not then matured upon the whole or a part of the road of said company. 1896, 178.

i. In the first mortgage bonds of the Concord and Montreal Railroad, although such company may be formed by the union of two or more companies, only one of which has paid regular dividends for the two years last preceding such investment on all its issues of capital stock, and notwithstanding a mortgage indebtedness on that part of its road formerly belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by 1890, 298.

such trust company incorporated in this commonwealth and doing business in the city of Boston as may be approved by the board of commissioners of savings banks.

Investment of
deposits.
1890, 394.

j. In the bonds of the Maine Central Railroad Company, known as the Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and to secure such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company incorporated in this commonwealth and doing business in the city of Boston as may be approved by the board of commissioners of savings banks.

1887, 196.
1888, 213.

k. In the note or notes of a citizen of this commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof.

1887, 196.

l. In the note or notes of a citizen of this commonwealth with a pledge as collateral of shares of the capital stock of a railroad company incorporated in any of the New England states and whose road is located wholly or in part therein and which is in possession of and is operating its own road and has earned and paid regular dividends of not less than five per cent per annum on all its issues of capital stock for five years last preceding the date of such note or notes, or a renewal thereof, and at no more than seventy-five per cent of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year from the date thereof.

1896, 178.

m. In the note or notes of a citizen of this commonwealth with a pledge as collateral of shares of the capital stock of the Boston and Lowell Railroad Corporation, of the Boston and Providence Railroad Company, of the Connecticut River Railroad Company and of the Old Colony Railroad Company, notwithstanding the road of each of said companies may be leased to another railroad company; but such note or notes shall not in any case exceed seventy-five per cent of the market value of the

securities pledged and shall be payable on demand and be paid or renewed within one year from the date thereof.

Fourth. a. In the bonds of the New York and New England Railroad Company issued according to law, and for the payment of the principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight, are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by such corporation except upon the report of not less than two members of the board of investment, who shall, according to their best judgment, certify to the value of the premises covered by each of said mortgages, and such report shall be filed and preserved with the records of the corporation.

Investment of
deposits
in bonds of
New York and
New England
Railroad.
1888, 301, § 6.
1894, 317, § 21,
cl. 4.

b. In the bonds of the Boston, Revere Beach and Lynn Railroad Company, issued according to law. 1897, 262.

—in bonds of
B., R. B. & L.
R.R.

c. In the legally authorized bonds of the New York Central and Hudson River Railroad Company, of the Michigan Central Railroad Company, of the Lake Shore and Michigan Southern Railway Company, of the Illinois Central Railroad Company, of the Pennsylvania Railroad Company, of the Delaware, Lackawanna and Western Railroad Company, of the Chicago, Burlington and Quincy Railroad Company, of the Chicago and Northwestern Railway Company, and of the Delaware and Hudson Canal Company: *provided*, that all such bonds shall be secured by a first mortgage of the whole or a part of the railroad and railroad property actually in the possession of and operated by such company; and that each railroad whose bonds are hereby authorized for investment shall have earned and paid regular dividends on all its issues of capital stock of not less than four per cent each fiscal year for the ten years last preceding such investment, and that such capital stock shall equal or exceed in amount one-third of the par value of its bonded indebtedness.

—in bonds of
New York
Central and
Hudson River
Railroad, etc.
1899, 269.

d. In the legally authorized bonds of a railroad company incorporated under the authority of the states of New York, Pennsylvania, Ohio, Indiana, Illinois, Michi-

—in bonds of
certain other
railroads.
1899, 269.

gan or Iowa, whose road is located wholly or in part within the limits of said states and has earned and paid regular dividends of not less than four per cent per annum on all its issues of capital stock for the ten years last preceding such investment: *provided*, that said bonds shall be secured by a first mortgage of the whole or a part of the railroad and railroad property of such company, and be guaranteed, both principal and interest, by one or more of the companies named in the preceding paragraph.

Investment of
deposits.
1899, 269.

e. In the note or notes of a citizen of this commonwealth, with a pledge as collateral of any of the securities mentioned in the two preceding paragraphs at no more than the par value thereof.

— in Boston
Terminal
bonds.
1896, 516, § 4.
1899, 215.

f. In the bonds of the Boston Terminal Company authorized by the provisions of section four of chapter five hundred and sixteen of the acts of the year eighteen hundred and ninety-six, and in the note or notes of a citizen of this commonwealth with a pledge as collateral of the first mortgage bonds of said company at no more than the par value thereof.

1887, 196.

g. Street railway companies are not railroad companies within the meaning of the third and fourth clauses of this section.

— in bank
stocks.
1834, 190, § 7.
R. S. 36, § 78.
1855, 294.
G. S. 57, §§ 142–
144.
1863, 175, §§ 2, 3;
234.
1864, 2.
1868, 227.
1876, 203, § 9,
cl. 4.
1881, 214, § 3.
P. S. 116, § 20,
cl. 4.
1882, 224.
1883, 202.
1886, 95.
1890, 168.
1894, 317, § 21,
cl. 5.
141 Mass. 522.
151 Mass. 107.

Fifth. In the stock of a bank incorporated in this commonwealth, or in the stock of a banking association located in the New England states and incorporated under the authority of the United States, or in the stock of a trust company incorporated under the laws of and doing business within this commonwealth, as provided in chapter one hundred and sixteen, or of those trust companies incorporated as such by special charters granted under the laws of and doing business within this commonwealth, whose special charters require them to provide the same security as prescribed in sections twenty-eight and thirty of said chapter, or in the notes of a citizen of this commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent of the market value and not exceeding the par value thereof; but such corporation shall not hold, both by way of investment and as security for loans, more than thirty-five per cent of its deposits in the stock of such banks, associations or companies, nor in any one such bank, association or company more than three per cent of its deposits in, nor more than one hundred thousand dollars nor more than

one-quarter of the capital stock of such bank, association or company. Such corporation may deposit not more than five per cent of its deposits in any one such bank, association or company, but such deposit shall not exceed twenty-five per cent of the capital stock and surplus of such depository.

Sixth. In loans to a depositor of such corporation upon his personal note to an amount not exceeding one-half of his deposit; and the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Seventh. If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one-third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this commonwealth and resident therein: *provided*, that the total liabilities to such corporation of a person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall not exceed five per cent of such deposits and income.

Eighth. Five per cent of the deposits of such corporation, not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

1894, 317, § 21, cl. 8.

149 Mass. 1.

151 Mass. 107.

[1 Op. A. G. 420.]

Ninth. Such corporation may hold real estate acquired by the foreclosure of a mortgage owned by it, or by purchase at sales made under the provisions of such mortgage or upon judgments for debts due to it, or in settlements effected to secure such debts. All such real estate shall be sold by the corporation within five years after the title thereof is vested in it; but the board of commissioners of savings banks may, upon the petition of the board of investment of such corporation, and for cause, grant an additional time for the sale of the same or of the securities mentioned in the following clause.

Tenth. Such corporation may hold stocks, bonds or other securities acquired in settlements effected to secure loans or indebtedness, but unless the time during which

Investment of deposits in loans to depositors.
1879, 57, § 1.
P. S. 116, § 20, cl. 5.
1894, 317, § 21, cl. 6.

— in personal securities.
1834, 190, § 8.
R. S. 36, § 79.
G. S. 57, § 145.
1876, 203, § 9, cl. 5.
P. S. 116, § 20, cl. 6.
1884, 56, 163.
1886, 69.
1894, 317, § 21, cl. 7.
134 Mass. 177.

— in building and site.
1870, 226.
1876, 203, § 9, cl. 6.
P. S. 116, § 20, cl. 7.
1893, 174.

Real estate acquired by foreclosure, etc.
1870, 226.
1876, 203, § 26.
P. S. 116, § 20, cl. 8.
1882, 200.
1883, 52, 248.
1886, 77.
1894, 317, § 21, cl. 9.
1898, 148.
149 Mass. 4.

Securities acquired in settlement of indebtedness.
1898, 148.

such securities may be held is extended as provided in the preceding paragraph they shall be sold within five years after being acquired. A corporation holding such securities on the eighth day of March in the year eighteen hundred and ninety-eight shall not be required to sell the same before the first day of February in the year nineteen hundred and three.

Pledges of securities as collateral to remain valid.
1876, 203, § 30.
1878, 94, § 1.
P. S. 116, § 20, cl. 9.
1894, 317, § 21, cl. 10.

Eleventh. The provisions of this chapter shall not invalidate or impair the title of a corporation to securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged. Such corporation shall not be required to change investments made before the first day of October in the year eighteen hundred and seventy-six.

No officer, etc., to borrow funds of corporation or become surety.
1834, 190, § 9.
R. S. 36, § 80.
1858, 48.
G. S. 57, § 146.
1872, 293, § 3.
1876, 203, § 10.
P. S. 116, § 21.
1889, 161.
1894, 317, § 22.

SECTION 27. No president, treasurer, member of a committee or board of investment or officer of such corporation charged with the duty of investing its funds shall borrow or use any portion thereof, be surety for loans to others or, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter unless he has ceased to be the owner thereof or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the board of investment.

Savings banks, etc., not to receive brokerage, etc., on account of a loan.
1872, 293, §§ 1, 5.
1876, 203, § 11.
P. S. 116, § 22.
1894, 317, § 23.

SECTION 28. Such corporation, or a person acting in its behalf, shall not negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but the provisions of this section shall not apply to a reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All amounts paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at the next regular meeting of the trustees.

SECTION 29. All applications to the corporation for loans shall be made in writing to the treasurer of the corporation, who shall keep a record thereof showing the date, name of applicant, amount asked for and the security offered, and he shall cause the same to be presented to the board of investment.

Applications for loans, etc., to be in writing and record kept.
1872, 293, § 3.
1876, 203, § 12.
P. S. 116, § 23.
1894, 317, § 24.

DIVIDENDS AND PAYMENTS.

SECTION 30. Such corporation shall at the time of making each semi-annual dividend reserve as a guaranty fund from the net profits which have accumulated during the six months last preceding not less than one-eighth nor more than one-fourth of one per cent of the whole amount of deposits, until such fund amounts to five per cent of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Guaranty fund to be created and maintained.
1876, 203, § 13.
P. S. 116, § 24.
1894, 317, § 25.
[1 Op. A. G. 303, 538.]

SECTION 31. The income or profit of such corporation, after a deduction of the reasonable expenses incurred in the management thereof, and the amounts reserved for the guaranty fund, shall be divided in the following manner among its depositors or their legal representatives at times fixed by its by-laws: ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent on all amounts which have been on deposit for the six months last preceding, or one and one-fourth per cent on all amounts which have been on deposit for the three months last preceding. No ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; but in computing dividends as aforesaid amounts deposited on or before the third day of the quarter last preceding or the third day of the half year last preceding may be considered as having been on deposit for three and six months, respectively. Such corporation may, by its by-laws, provide that a dividend shall not be declared or paid on less than three dollars, or on the fractional part of a dollar.

Manner of division of net profit, etc., among depositors.
1834, 190, § 10.
R. S. 36, § 81.
1859, 181, § 1.
G. S. 57, § 147.
1876, 203, § 14.
P. S. 116, § 25.
1894, 317, § 26.
1897, 109.

SECTION 32. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months last preceding, over and above the amount to be added to the guaranty fund, do not amount to one and

Dividend not to be paid, when.
1876, 203, § 15.
1880, 150.
P. S. 116, § 26.
1894, 317, § 27.

one-half per cent of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the board of commissioners of savings banks.

Extra dividends may be paid once in every three years, when, etc.
1876, 203, § 16.
P. S. 116, § 27.
1888, 355.
1894, 317, § 28.
1896, 231.

SECTION 33. Once in three years, at the time provided by the by-laws for making ordinary dividends, if after such dividend is made, the net profits accumulated, including the guaranty fund, amount to eleven per cent of the deposits which have remained in such corporation for one year last preceding, such net profits in excess of ten per cent shall be divided among the depositors whose deposits have remained therein for the year last preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years last preceding.

Payment of dividend to be authorized by trustees.
1859, 189, §§ 2, 3.
G. S. 57, § 147.
1876, 203, § 17.
P. S. 116, § 28.

SECTION 34. A dividend shall not be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and a dividend or interest shall not be paid unless authorized by a vote of the trustees after such examination. 1894, 317, § 29.

Withdrawal of deposits.
Payments to minors.
1834, 190, § 10.
R. S. 36, § 81.
1855, 361.
G. S. 57, §§ 147, 154.
1876, 203, § 18.
P. S. 116, § 29.
1894, 317, § 30.
141 Mass. 33.
152 Mass. 49.

SECTION 35. The principal deposits in such corporation may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or board of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payment on order after death of drawer.
1885, 210, § 2.
1894, 317, § 31.

SECTION 36. Such corporation may pay an order, drawn by a person who has funds on deposit to meet the same, notwithstanding the death of the drawer, if presentation is made within thirty days after the date of such order; and at any time if the corporation has not received actual notice of the death of the drawer.

Depositor may set off amount of his deposit in proceedings by the corporation.
1878, 261, § 1.
P. S. 116, § 30.
1894, 317, § 32.
128 Mass. 512.
129 Mass. 528.

SECTION 37. A person indebted to such corporation, whether his indebtedness is secured or not, may, in a proceeding for the collection thereof or for the enforcement of any security therefor, recoup or set-off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business, and the provisions of section three of chapter one hundred

and seventy-four shall not apply to such set-off; but a judgment shall not be rendered against such corporation in favor of the defendant or defendants for any balance found due from the plaintiff if such corporation is under perpetual injunction, as provided in section six.

SECTION 38. If, in an action against such corporation for money on deposit therewith, it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and, on such notice to the plaintiff and to such claimants as the court considers proper, may order the proceedings to be amended by making such claimants defendants thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the action shall be discontinued as to such corporation and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

SECTION 39. If a deposit is made with such corporation by one person in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, the deposit, with the interest thereon, may in case of the death of the trustee be paid to the person for whom such deposit was made, or to his legal representative.

SECTION 40. The treasurer of such corporation, upon making up each semi-annual dividend, shall send notice by mail to each depositor who for the six months last preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

SECTION 41. Such corporation shall once in five years publish, in three successive issues of a newspaper of the county in which it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to

Interpleader.
1876, 203, § 19.
1877, 179.
P. S. 116, § 31.
1894, 317, § 53.
125 Mass. 596.
140 Mass. 260.
162 Mass. 457.

If deposit
is made in
trust, name of
beneficiary to
be disclosed.
1876, 203, § 20.
P. S. 116, § 32.
1894, 317, § 34.
142 Mass. 1.
146 Mass. 421.
164 Mass. 583.

Depositor to
be notified,
when.
1871, 262, § 1.
1876, 203, § 21.
P. S. 116, § 33.
1894, 317, § 35.

List of
amounts due
depositors to
be published.
1871, 262, § 2.
1876, 203, § 22.
P. S. 116, § 34.
1894, 317, § 36.

their credit for the two years last preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand.

SPECIAL TRUST FUNDS.

Special trust fund for parks, shade trees, etc.
1875, 174, § 1.
P. S. 116, § 35.
1894, 317, § 37.
153 Mass. 467.
163 Mass. 509.

SECTION 42. Such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade trees in streets and parks and improving the same; for purchasing land for parks and improving the same; for maintaining cemeteries or cemetery lots or for erecting and maintaining drinking fountains in public places. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Probate court may authorize executors to deposit such funds.
1877, 162.
P. S. 116, § 36.
1894, 317, § 38.
139 Mass. 353.
153 Mass. 467.

SECTION 43. A judge of probate, after notice and a hearing, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such money, or the avails arising from such personal property, in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section and upon the trusts upon which the executor, administrator or trustee held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Statement of amount of such funds to be made every third year, etc.
1875, 174, § 2.
P. S. 116, § 37.
1894, 317, § 39.

SECTION 44. The funds held in accordance with the two preceding sections shall be known as the "Shade Tree and Cemetery Fund", and the treasurer of the corporation with which they are deposited shall give a receipt therefor to the depositor, and shall send by mail or deliver in January in each third year after the first deposit to the mayor of a city or the chairman of the selectmen of a

town within the limits of which the interest and dividends of such fund are to be expended a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which shall be recorded in the office of the clerk of such city or town.

SECTION 45. If a corporation holding such fund surrenders its charter or ceases to do business, the supreme judicial court may order said fund to be transferred and deposited in another such corporation, upon the same trusts; and if the laws authorizing such corporations are repealed, the court may order such fund to be transferred and deposited in such banking institutions as it may find proper, to be held upon the trusts aforesaid.

Funds to be transferred, when.
1875, 174, § 3.
P. S. 116, § 38.
1894, 317, § 40.

BOOKS AND RETURNS.

SECTION 46. The board of commissioners of savings banks may prescribe the manner and form of keeping and auditing the books and accounts of such corporation.

Books and accounts.
1879, 285, § 1.
1880, 228, § 1.

P. S. 116, § 39.

1894, 317, § 41.

SECTION 47. The treasurer of such corporation shall annually, within twenty days after the last business day of October, make a report to the board of commissioners of savings banks, showing accurately the condition of such corporation at close of business on said day. The report shall be in such form as said board shall prescribe, and shall specify the following particulars: name of corporation and names of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city, town and district bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; stock in banks and trust companies, stating par value, estimated market value and amount invested in each; loans on stock in banks and trust companies, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans on railroad bonds, stating amount on each; loans on railroad stock, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities, towns or districts; loans on personal security; cash on deposit in banks and trust companies, with the names of such banks

Annual report to board.
1834, 190, § 11.
R. S. 36, § 82.
1846, 86, § 1.
G. S. 57, § 148.
1862, 120; 224, §§ 8, 9.
1866, 192, § 10.
1867, 203, § 1.
1874, 84.
Res. 1875, 68.
1876, 203, § 23.
1877, 159.
P. S. 116, § 40.
1888, 127.
1894, 317, § 42.

and trust companies and the amount deposited in each; cash on hand; the whole amount of interest or profits received, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional statements may be required by the board.

1879, 285, § 2.
1880, 228, § 2.
P. S. 116, § 41.
1888, 127.
1890, 44.
1894, 317, § 43.

SECTION 48. Such report shall, in the year nineteen hundred and four, and in each fifth year thereafter, also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adults and minors, guardians, religious and charitable associations, and in trust, respectively, received during the twelve months last preceding.

Blank forms for report of board.

1834, 190, § 11.
R. S. 36, § 83.
1846, 49; 86, § 2.
G. S. 57, § 149.
1866, 132, § 6.
1867, 203, § 2.
1876, 203, § 24.
1878, 253, § 2.
P. S. 116, § 42.
1894, 317, § 44.

SECTION 49. The board of commissioners of savings banks shall furnish blank forms of reports to such corporation and shall prepare annually from such reports, and communicate to the general court, on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year and shall include therein a statement of the affairs of such corporations in the hands of receivers and shall make such suggestions as they may consider expedient relative to the general conduct and condition of each corporation visited by them.

Deposits to be returned to the board and published, when.

SECTION 50. The treasurer of such corporation shall, within fifteen days after the last business day of October

in the year nineteen hundred and two and each fifth year thereafter, return to the board a sworn statement of the name, the amount standing to his credit, the last known residence or post office address, and the fact of death, if known to him, of each depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for more than twenty years last preceding; he shall also give notice of these deposits in one or more newspapers published in or nearest to the city or town in which such banks are located, at least once a week for three successive weeks; but the provisions of this section shall not apply to the deposit made by or in the name of a person known to the bank to be living, or to a deposit which, with the accumulations thereon, shall be less than twenty-five dollars. The treasurer of a savings bank who neglects or refuses to make the sworn return required by this section shall be punished by a fine of one hundred dollars. Said board shall incorporate in its annual report, or in a supplementary report, each return made to it as provided in this section.

1887, 319.
1894, 317, § 45.

SECTION 51. An officer, agent, clerk or servant of a corporation who refuses or neglects to make a report or statement lawfully required by the board of commissioners of savings banks or who knowingly makes a false report or statement to said board shall be punished by a fine of not more than one thousand dollars or by imprisonment in the house of correction for not more than three years or by both such fine and imprisonment.

Penalty for making false reports to commissioners.
1896, 327.

SECTION 52. Every such corporation shall, at least once in each of its fiscal years, make an accurate trial balance of its depositors' ledger.

Trial balance.
1889, 88.
1894, 317, § 46.

SECTION 53. In the year nineteen hundred and one and in each third year thereafter such corporation shall call in the books of deposit of their depositors for verification under rules to be prescribed by their respective boards of investment, duly approved by the board of commissioners of savings banks.

Books of deposit to be verified.
1888, 40.
1894, 317, § 47.
1896, 193.

SECTION 54. Copies from the records, books and accounts of such corporation shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record or notary public, under the seal of such court or notary public, stating that the affiant is the

Copies from records, etc., to be competent evidence.
1885, 32.
1894, 317, § 49.

officer having charge of the original records, books and accounts, and that such copy is true and correct and is full, so far as it relates to the subject matter therein referred to.

UNCLAIMED DEPOSITS.

Unclaimed
deposits, how
disposed of.
1889, 449, § 2.
1894, 317, § 50.

SECTION 55. The probate court, court of insolvency or other court, respectively, shall, upon the application of a person interested or of the attorney general, and after public notice, order and decree that all amounts of money heretofore or hereafter deposited with such corporation, by authority of any of said courts or judge thereof, and which shall have remained unclaimed for more than five years from the date of such deposit, with the increase and proceeds thereof, shall be paid to the treasurer and receiver general, to be held and used by him according to law, subject for fifteen years only to be repaid to the person having and establishing a lawful right thereto, with interest at the rate of three per cent per annum from the time it is so paid to said treasurer to the time it is paid over by him to such person.

Receivers to
deposit
unclaimed
money.
1881, 70.
P. S. 116, § 44.
1882, 77.
1883, 258.
1884, 72.
1891, 317, § 54.

SECTION 56. Receivers of insolvent savings banks, at the expiration of one year after final settlement ordered by the court, shall report to the court the names and residences, if known, of the persons entitled to money or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order a notice to be given by the receivers and, upon the expiration of one year after the time of giving such notice, the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise such amounts shall then be ordered to be paid into the treasury of the commonwealth, and schedules signed by the receivers shall at the same time be deposited with the treasurer and receiver general and auditor, setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto alphabetically arranged, and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such persons and, upon certification by him that a claimant is entitled to any part of said deposit, it shall be paid in the same manner as other claims against the commonwealth. Upon the payment into the treasury of the commonwealth

of such unclaimed money or dividends, the receivers shall deposit with the board of commissioners of savings banks all books and papers of such insolvent savings bank, including those relative to their receivership, which shall be preserved by the board.

[Revised Laws, Chapter 8, Section 5, Clause 12.]

The words "net indebtedness" shall mean the indebtedness of a county, city, town or district, omitting debts created for supplying the inhabitants with water and other debts exempted from the operation of the law limiting their indebtedness, and deducting the amount of sinking funds available for the payment of the indebtedness included.

[Revised Laws, Chapter 81, Section 44.]

A treasurer of a savings bank, institution for savings, benefit association, insurance company or safe deposit company who, upon request in writing signed by an overseer of the poor of a city or town, unreasonably refuses to inform him of the amount deposited in the corporation or association to the credit of a person named in such request who is a charge upon such city or town as a pauper, or who wilfully renders false information in reply to such request, shall forfeit for each offence fifty dollars, to the use of such city or town.

[Extract from Chapter 169, Acts of 1902.]

AN ACT RELATIVE TO SAVINGS BANKS.

SECTION 3. No savings bank now incorporated shall after the first day of July in the year nineteen hundred and four, and no savings bank hereafter incorporated shall after its incorporation, occupy the same office or suite of offices with a national bank, trust company or other bank of discount, nor any office directly connected by means of doors or other openings in partitions with the office or suite of offices used or occupied by any such national bank, trust company or other bank of discount. Any savings bank violating the provisions of this section shall be punished by a fine of not more than five hundred dollars.

SECTION 4. After the first day of July, nineteen hundred and four, no president, vice president or treasurer

of a savings bank shall hold the office or perform the duties of president, vice president, treasurer or cashier of a national bank or trust company or any other bank of discount. Whoever violates the provisions of this section shall be punished by a fine of not more than five hundred dollars.

SECTION 5. This act shall take effect upon its passage.

[Chapter 483, Acts of 1902.]

AN ACT TO AUTHORIZE SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS TO INVEST IN THE BONDS OF CERTAIN
STREET RAILWAY COMPANIES.

SECTION 1. In addition to the investments authorized by section twenty-six of chapter one hundred and thirteen of the Revised Laws, savings banks and institutions for savings may invest their deposits and the income derived therefrom in the bonds, approved by the board of commissioners of savings banks, as hereinafter provided for, of any street railway company incorporated in this Commonwealth, the railway of which is situated wholly or partly therein, and which has earned and paid annually for the five years last preceding the certification hereinafter provided for, of the board of railroad commissioners, dividends of not less than five per cent per annum upon all of its outstanding capital stock. In any case where two or more companies have been consolidated by purchase or otherwise during the five years prior to the certification aforesaid the payment severally from the earnings of each year of dividends equivalent in the aggregate to a dividend of five per cent upon the aggregate capital stocks of the several companies during the years preceding such consolidation, shall be sufficient for the purpose of this act. Dividends paid to the stockholders of the West End Street Railway Company by way of rental shall be deemed to have been earned and paid by said West End Street Railway Company within the meaning of this section.

SECTION 2. The board of railroad commissioners shall on or before the fifteenth day of January of each year transmit to the board of commissioners of savings banks a list of all street railway companies which appear from the returns made by said companies to have properly

paid, without impairment of assets or capital stock, the dividends required by the preceding section.

SECTION 3. The board of commissioners of savings banks shall as soon as may be after the receipt of the lists provided for in the preceding section, prepare a list of such bonds issued by any street railway company and certified by the board of railroad commissioners, in accordance with the provisions of the preceding section, as the board of commissioners of savings banks shall deem good and safe securities for the investments of savings banks and institutions for savings. Such lists shall at all times be kept open to the inspection of the public.

STATUTES

RELATING TO

TRUST COMPANIES.

AN ACT
IN RELATION TO
TRUST COMPANIES.

[Chapter 116 of the Revised Laws.]

SECTION 1. Domestic trust companies incorporated subsequent to the twenty-eighth day of May in the year eighteen hundred and eighty-eight shall be subject to the provisions of this chapter, and any such corporation chartered prior to said date which has adopted or which shall adopt according to law the provisions of this chapter or of any section thereof, or the corresponding provisions of earlier laws, shall be subject to the provisions so adopted; and all such corporations, whenever incorporated, shall be subject to the provisions of sections fourteen, fifteen and eighteen to twenty-two, inclusive, section twenty-four, so much of section thirty-seven as applies to corporations exercising the powers conferred by the provisions of section eighteen, and section thirty-eight; but the provisions of section twenty-four so far as they are inconsistent with the provisions of the charter of a trust company incorporated prior to the twenty-eighth day of May in the year eighteen hundred and eighty-eight shall not apply to such corporation in the performance of its duties as trustee.

Corporations
subject to this
chapter.
1888, 413, 1.
1890, 315, 2.
1899, 348, 1.
165 Mass. 384.

SECTION 2. A domestic trust company transacting business in this commonwealth may adopt as a part of its charter the provisions of this chapter or of any section thereof by a majority vote of the stock represented at a special meeting called for the purpose and by filing, within ten days from the date of such meeting, with the secretary of the commonwealth and with the board of commissioners of savings banks a certificate sworn to by the clerk of such corporation and stating such adoption.

Chapter, how
adopted.
1890, 315, § 2.

Who may do
business.
1899, 467.

SECTION 3. No person or association and no bank or corporation, except trust companies incorporated as such in this commonwealth, shall advertise or put forth a sign as a trust company or in any way solicit or receive deposits as such. Whoever violates any provision of this section shall forfeit for each offence one hundred dollars for each day during which such offence continues. But the provisions of this section shall not prohibit an insurance company authorized prior to the first day of October in the year eighteen hundred and ninety-nine to do business in this commonwealth nor a company authorized prior to said date to transact a foreign mortgage business in this commonwealth from using the words "Trust Company" as a part of its corporate name.

Limit of time
for organiza-
tion.
1893, 114, § 1.

SECTION 4. A domestic trust company shall organize and commence business within two years from the date of its incorporation, otherwise its charter shall become void.

Capital stock
and shares.
1888, 413, § 2.
1897, 304, § 1.

SECTION 5. The capital stock of such corporation shall be not less than five hundred thousand nor more than one million dollars, except that in a city or town whose population is not more than one hundred thousand the capital stock may be not less than two hundred thousand dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital stock is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

List of stock-
holders.
1897, 304, § 1.

SECTION 6. Before entering upon active business, such corporation shall file with the board of commissioners of savings banks a list of its stockholders, with the name, residence and post office address of each and the number of shares held by each, which list shall be verified by the two principal officers of the corporation. Unless it appears upon examination caused to be made by said board, upon receipt of said list, that the entire capital of such corporation has been paid in in cash, said board shall not grant a certificate authorizing such corporation to commence business; and it shall not commence business until such certificate has been granted.

Officers.
1888, 413, § 3.
1897, 304, § 2.

SECTION 7. The officers of such corporation shall be sworn to the faithful performance of their duties and shall be a president, clerk or secretary, a board of not less than

seven directors, a treasurer or actuary or both, and such other officers as may be prescribed by its by-laws.

SECTION 8. The officers of such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed by the directors, shall hold their respective offices during the pleasure of the board of directors and shall give bond to the satisfaction of said board for the faithful performance of their duties.

Officers, how
chosen.
1888, 413, § 4.

SECTION 9. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this commonwealth and not more than one-third of the directors shall be directors in any other such corporation.

Directors.
1888, 413, § 19.

SECTION 10. The corporation may adopt by-laws for the proper management of its affairs, may establish regulations controlling the assignment and transfer of its shares and may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall be a quorum.

By-laws.
Quorum.
1888, 413, § 5.

SECTION 11. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinafter provided.

Books open
for inspection.
1888, 413, § 25.

SECTION 12. Such corporation may receive on deposit, storage or otherwise, money, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt, and other property of any kind, upon such terms or conditions as may be agreed upon, and at the request of the depositor may collect and disburse the interest or income, if any, upon said property received on deposit and collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation. Such deposits shall be general deposits, and may be made by corporations and persons acting individually or in any fiduciary capacity. Such corporation shall not give collateral or other security for a deposit of money received under the provisions of this section.

Deposits.
1888, 413, § 6.
1896, 423, § 1.

SECTION 13. Such corporations may, subject to the limitations of the following section, advance money or

Investment of
funds.
1888, 413, § 6.
1896, 315, § 1.

credits, whether capital or general deposits, on real property situated within this commonwealth and on personal security, on terms that may be agreed upon, and also invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations.

Loans on farm
property.
1888, 413, § 1.
1889, 342.

SECTION 14. No trust company shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved land outside of this commonwealth, except upon land situated in the New England states or the state of New York, nor invest in nor make loans upon the bonds or other securities of a company negotiating or dealing in such notes so secured or in such mortgages.

Agent to buy,
etc.
1890, 315, § 1.

SECTION 15. No trust company shall as agent, buy, sell or negotiate securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debts secured exclusively by real estate under mortgage or deed of trust.

Deposit by
authority of
court, etc.
1888, 413, § 7.

SECTION 16. A court of law or equity, or a court of probate and insolvency of this commonwealth, may direct that money or property under its control, or which may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of an order or judgment, be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe. Such corporation may also hold money or property in trust, or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms and conditions as may be agreed upon.

See § 18.

— investment
of.
1888, 413, § 7.

SECTION 17. Money or property received under the provisions of the preceding section shall be loaned on or invested only in the authorized loans of the United States, or any of the New England states, the counties, cities or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the counties or cities thereof, or stocks of state or national banks organized within this commonwealth, or in the first mortgage bonds of a railroad corporation incorporated in any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years last preceding such loan or investment, or in the bonds of any such railroad

company unencumbered by mortgage, or in first mortgages on real estate in this commonwealth, or in any securities in which savings banks may invest, or upon notes with two sureties of domestic manufacturing corporations or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy.

SECTION 18. Such corporation may be appointed executor of a will, codicil or writing testamentary, administrator with the will annexed, administrator of the estate of any person, receiver, assignee, guardian, or trustee under a will or instrument creating a trust for the care and management of property, under the same circumstances, in the same manner, and subject to the same control by the court having jurisdiction of the same, as a legally qualified person. Any such appointment as guardian shall apply to the estate and not to the person of the ward. Such corporation shall not be required to receive or hold property or money or assume or execute a trust under the provisions of this or of section sixteen without its assent.

Appointment
as trustee,
executor, etc.
1888, 413, §§ 7, 8.
1899, 348, §§ 1, 2.

SECTION 19. The capital stock of such corporations, with the liabilities of the stockholders thereunder, shall be held as security for the faithful performance of the duties undertaken by virtue of sections sixteen and eighteen or of any similar provision of law, and, except as provided in section twenty-two, no surety shall be required upon the bonds filed by such corporation.

Capital stock
as security.
1888, 413, § 8.
1899, 348, § 2.

SECTION 20. No such corporation shall commence to exercise the powers and duties described in sections sixteen to eighteen, inclusive, until it has received authority in writing therefor from the board of commissioners of savings banks, and said board may grant or refuse such authority after such investigation of the affairs of the corporation as it may consider expedient.

Not to exercise
powers, etc.,
unless author-
ized.
1896, 423, § 3.
1899, 348, § 5.

SECTION 21. In all proceedings in the probate court or elsewhere, connected with any authority exercised under the provisions of sections sixteen and eighteen, or under any similar provisions of law, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the

Signing of
returns, etc.
Examination
of officers.
1888, 413, § 8.
1899, 348, § 2.

corporation. The court may order and compel an officer of such corporation to answer and attend said examination in the same manner as if he, instead of the corporation, were a party to the proceeding.

Additional security, when.
1899, 348, § 4.

SECTION 22. The court making an appointment under the provisions of section eighteen, except of a trustee, may, upon application by an interested person, require the corporation so appointed to give such security, in addition to that provided by section nineteen, as the court may consider proper, and upon failure of such corporation to give the security required, may revoke such appointment and remove such corporation from the trust.

Disposition of trust funds, etc.
1888, 413, § 8.

SECTION 23. A person creating a trust may direct whether money or property deposited under it shall be held and invested separately or invested in the general trust fund of the corporation; and such corporation acting as trustee shall be governed by directions contained in a will or instrument under which it may act.

Trust department.
1888, 413, §§ 7, 9.
1899, 348, § 3.

SECTION 24. Money, property or securities received, invested or loaned under the provisions of sections sixteen to eighteen, inclusive, shall be a special deposit in such corporation, and the accounts thereof shall be kept separate. Such funds and the investment or loans thereof shall be specially appropriated to the security and payment of such deposits, shall not be mingled with the investments of the capital stock or other money or property belonging to such corporation, or be liable for the debts or obligations thereof. For the purpose of this section, such corporation shall have a trust department in which all business authorized by said sections sixteen to eighteen, inclusive, shall be kept separate and distinct from its general business.

Trust guaranty fund.
1888, 413, § 10.

SECTION 25. The directors may from time to time set apart as a trust guaranty fund such portion of the profits as they may consider expedient. Such fund shall be invested in such securities only as the trust deposits may be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

— pledged, etc.
1888, 413, § 11.

SECTION 26. The trust guaranty fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the provisions of sections sixteen to eighteen, inclusive, and shall be applied to make good any default in such performance,

and such pledge and liability shall not in any way relieve the capital stock and general funds of the corporation, but creditors under said sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECTION 27. No portion of such trust guaranty fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in sections sixteen and eighteen for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not required at any dividend time to make good such deposits or undertakings, may be added to and disposed of with the general income of the corporation.

Trust guaranty fund not to be transferred, etc.
1888, 413, § 12.

SECTION 28. Such corporation shall maintain as a reserve an amount equal to at least fifteen per cent of the amount of its deposits which are subject to withdrawal upon demand or within ten days. If said reserve is at any time less than said amount, the corporation shall not increase its liabilities by making new loans until said fifteen per cent shall have been restored. Such reserve shall consist of lawful money of the United States or, in place thereof, one-third of such reserve may consist of bonds of the United States or of this commonwealth, the absolute property of such corporation, and two-thirds of such reserve may consist of balances payable on demand due from a national bank doing business in this commonwealth or in the city of New York, or balances payable upon demand or within ten days from any domestic trust company doing business in this commonwealth which is approved for the purpose by the board of commissioners of savings banks and which has a reserve fund equal to fifteen per cent of the amount of its deposits subject to withdrawal on demand or within ten days and which consists of lawful money of the United States or, to the extent of one-third thereof, of balances payable on demand due from any national bank doing business in this commonwealth or in the city of New York.

Amount of reserve.
1888, 413, § 13.
1900, 257.

SECTION 29. Every such corporation chartered subsequent to the twenty-first day of May in the year eighteen hundred and ninety-six, after a deduction of all reasonable expenses and losses incurred during the year in the management thereof, shall annually set aside not less than ten per cent of its remaining earnings as a guaranty fund, until

Guaranty fund.
1896, 423, § 2.

such fund amounts to twenty-five per cent of its capital, which fund shall be invested in the same manner as deposits in savings banks may be invested.

Liability of
stockholders.
1888, 413, § 14.

SECTION 30. The stockholders of such corporation shall be personally liable, equally and ratably and not one for another, for all contracts, debts and engagements of the corporation, to the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions of sections sixty to sixty-eight, inclusive, of chapter one hundred and ten shall apply to and regulate the enforcement of such liability.

— how en-
forced.
1892, 327.

SECTION 31. A trust company whose stockholders are liable under the provisions of the preceding section and whose capital stock shall, in the opinion of the board of commissioners of savings banks, have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the stockholders pro rata to the shares held by each. If such corporation shall fail to pay such deficiency in its capital stock for three months after receiving such notice, the board may apply to the supreme judicial court for an injunction, as provided in section six of chapter one hundred and thirteen; and if a stockholder of such corporation shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, the board of directors shall cause an amount of his stock sufficient to make good his assessment to be sold by public auction, after thirty days' notice given by posting such notice in the office of the corporation and by publishing it in a newspaper of the city or town in which the corporation is located or in a newspaper published nearest thereto; and the balance, if any, shall be returned to such delinquent stockholder. The provisions of this section shall not take away the right of creditors to enforce the liability of stockholders in such corporations, as provided in the preceding section, nor increase the general liability of such stockholders.

May act as
agent, trustee,
etc.
1888, 413, § 15.

SECTION 32. Such corporation may act as agent for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidences of indebtedness of a corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for a person, association, municipal corpora-

tion or government, and in their behalf may negotiate loans and sell and negotiate the sale of securities, and may also act as trustee for the bondholders of a corporation, and for such purpose may receive transfers of real and personal property upon such terms as may be agreed upon.

SECTION 33. No such corporation shall make a loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months after its purchase, be sold or disposed of at public or private sale.

Loans on shares of capital stock, etc. 1888, 413, § 16.

SECTION 34. The total liabilities of a person, other than cities or towns, for money borrowed, including in the liabilities of a firm the liabilities of its several members, to such corporations having a capital stock of five hundred thousand dollars or more shall at no time exceed one-fifth part of the surplus account and of such amount of the capital stock as is actually paid up, and to any other such corporation shall at no time exceed one-fifth of such amount of the capital stock of the corporation as is actually paid up; but the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating it, shall not be considered as money borrowed.

Liability of any one person, etc. 1888, 413, § 17. 1901, 255.

SECTION 35. Such corporation may hold real estate unencumbered by mortgage suitable for the transaction of its business to an amount including the cost of alterations and additions in the nature of permanent fixtures, not exceeding twenty-five per cent of its capital actually paid in, and in no case to exceed two hundred and fifty thousand dollars; but the provisions of this section shall not require such corporation to change an investment legally made prior to the eighteenth day of April in the year eighteen hundred and ninety-four.

May hold real estate. 1888, 413, § 18. 1894, 274.

SECTION 36. Such corporation shall annually, within ten days after the last business day of October, and at such other times as the board of commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to said board, signed and sworn to by its president and secretary, treasurer or

Returns to commissioners of savings banks. 1888, 413, § 26.

actuary and a majority of its board of directors, showing accurately the condition of such corporation at close of business on said day; and said return shall specify the following: capital stock; amount of all money and property in detail in the possession or charge of said corporation as deposits; amount of deposits payable on demand or within ten days; amount of trust guaranty fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states, counties, cities or towns; investments in bank stock, railroad stock and railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand, rate, amount and date of dividends since last return, and such other information as the board of commissioners of savings banks may require. Such return shall be in the form of a trial balance of its books and shall specify the different kinds of its liabilities and assets, with the amount of each kind, in accordance with a blank form to be furnished by said board and shall be published by and at the expense of such corporation in a newspaper of the city or town in which such corporation is located, at such times and in such manner as may be directed by said board, and in the annual report of said board.

Examination
by commis-
sioners of
savings banks.
1888, 413, § 26.
1899, 348, § 6.

SECTION 37. The board of commissioners of savings banks shall have access to the vaults, books and papers of the corporation, and shall inspect, examine and inquire into its affairs and take proceedings in regard to it in the same manner and to the same extent as if it were a savings bank; and may make, or cause to be made by an expert at the expense of the corporation, such further examination of a corporation exercising the powers conferred by the provisions of section eighteen as it may consider necessary, and shall, when ordered by any court of competent jurisdiction, make an examination or cause it to be made.

Proceedings
if rent of
boxes, etc., not
paid.
1887, 89.

SECTION 38. If the amount due for the rent or use of a box or safe in the vaults of a domestic corporation organized for the purpose of letting vaults, safes and other receptacles shall not have been paid for two years, such corporation may cause to be mailed, postpaid, to the person in whose name such safe or box stands upon the books of such corporation and at his address as stated on said

books, a notice stating that if the amount then due for the use or rent of such safe or box shall not be paid within sixty days from the date of such notice such corporation will cause such safe or box to be opened in the presence of its president, treasurer or superintendent and of a notary public, and the contents thereof, if any, to be sealed up in a package and placed in one of the storage vaults of such corporation. If, upon the expiration of said sixty days from the date of such notice, such person shall have failed to pay the amount due for the use or rent of such safe or box in full to the date of such notice, all right of such person in such safe or box and of access thereto shall cease, and such corporation may in the presence of its president, treasurer or superintendent and of a notary public not an officer or in the general employ of such corporation, cause such safe or box to be opened, and such notary public shall remove the contents thereof, make a list of the same and shall seal up such contents in a package and shall mark thereon the name of the person in whose name such safe or box stood on the books of such corporation and his address as stated on said books, and such package shall in the presence of said notary public and of said president, treasurer or superintendent be placed in one of the storage vaults of such corporation; and the proceedings of such notary public, including said list of the contents of said safe or box and his estimate of the total value of said contents, shall be set forth by him in his own handwriting and under his official seal in a book to be kept by such corporation for the purpose. The officer of such corporation who sent said written notice shall in the same book state his proceedings relative thereto, setting forth a copy of said notice. Both of said statements shall be sworn to by such notary public and officer, respectively, before a justice of the peace, who shall make certificate thereof in said book; and said written statements shall be *prima facie* evidence of the facts therein set forth in all proceedings at law and in equity wherein evidence of such facts would be competent. The provisions of this section shall not impair any right relative to such safes, boxes or their contents which such corporation would otherwise have.

[Chapter 355, Acts of 1902.]

AN ACT RELATIVE TO THE MAINTENANCE OF BRANCH
OFFICES BY TRUST COMPANIES.

SECTION 1. No trust company shall hereafter maintain a branch office except as hereinafter provided.

SECTION 2. The board of commissioners of savings banks may authorize in writing any trust company to maintain a branch office in the city or town in which its main office is located, for the sole purpose of receiving deposits, paying checks and transacting a safe deposit business.

SECTION 3. This act shall take effect upon its passage.

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